

2006 Missouri Medical Malpractice Insurance Report

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DIFP
Department of Insurance
Financial Institutions &
Professional Registration

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12. **Missouri Health Maintenance Organization Report**
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Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure these data are accurate; however, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies are underreported. While all malpractice providers are required by statute to report claims data, DIFP has traditionally had limited regulatory authority over such entities. While the actual number is unknown, DIFP believes that between 15 and 20 percent of Missouri malpractice claims go unreported. Recently, new legislation was enacted to remedy underreporting, but it is currently being implemented and does not impact the data in this report.

Additional information is derived from the Page 15 supplement to the annual statement. These data contain information about type of business, company, volume of business, market share, loss ratio, and insurer expenses.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported for the year in which a policy is issued, regardless of whether the policy term extends to future years.

Premium Earned: The dollar amount of coverage that has elapsed during a given time period.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses Insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims.

Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Defense costs and loss adjustment expenses: The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony. Loss adjustment costs are the most significant expense component for medical malpractice insurance.

Other Expenses: In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses: Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

Calculating Profitability: Insurers are required to annually file a financial statement. This statement contains a state specific page, claim costs and expenses directly tied to the operations in each state are reported. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2005 are reproduced in this report. The 2006 figure was calculated by DIFP in accordance with the NAIC formula.

Claim Counts

Claim: For purposes of this report, a *claim* corresponds to each defendant named in a malpractice action. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim.

Occurrence: As opposed to a claim, an occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Prior to this report, DIFP has had no method of identifying occurrences within the database since the data contained no unique identifier that would relate each claim to a common occurrence. This year, DIFP recoded a subset of the data based on the gender and date of birth of the injured party and the date of injury. The data were then subject to considerable manual inspection and recoded where necessary based on the names and residencies of the involved parties and place of injury. We are confident that the results have a very high degree of reliability with error rates well below 1 percent. See the section below titled *New Additions to the Medical Malpractice Report* for further discussion.

Claims Reported: The number of newly opened claims filed with insurers during a year.

Claims Closed: The number of claims brought to final settlement during the course of a year.

Claims Paid: Claims closed with an indemnity payment to the claimant.

As mentioned above, medical malpractice claims have particularly long closing times compared to other insurance lines. Generally, only about one-third of claims will be closed a full year after they are reported.

Average Indemnity: The average amount of paid claims or total claim costs / total number of paid claims.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics and corporations.

Among the findings of the report:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the third consecutive year following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 76.9% percent of earned premium in 2006. These costs had exceeded 100 percent of premium during the six years preceding 2004.

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific such as investment returns various unallocated costs and federal taxes. The NAIC reported that medical malpractice insurance in Missouri produced a net return of 12.2 percent of earned premium in 2005. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 24.9 percent of earned premium in 2006.

Incurred claims declined from \$126.0 million to \$75.8 million between 2004 and 2006, producing a loss ratio (claims incurred / premium earned) of 31.6 percent in 2006. In addition, defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased from \$72.7 million to \$57 million over the same period.

For the licensed market,¹ both claim payments and incurred claim costs declined in 2006. Claim *payments* made in 2006, typically for claims opened in prior years, decreased by 8.1 percent to \$71.3 million. Claim costs *incurred* in 2006, representing primarily insurers’ expectations of future payouts on pending claims, declined by 26.9 percent to \$64.8 million. Earned premium declined by a more modest .3 percent. For physicians and surgeons, excluding other practitioners such as dentists, nurses, clinics and hospitals, paid claims increased from \$49.8 million to \$60.7 million in 2006, while incurred claims declined from \$77.2 million to \$53.0 million. See figures on profitability on page 6.

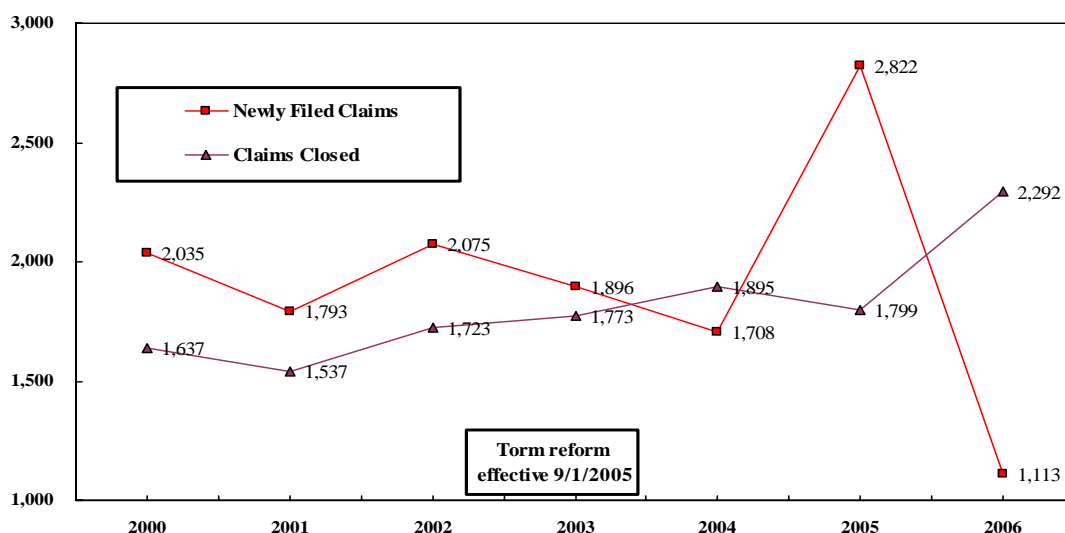
New Claims Reported and Claims Closed

■ **After new claims spiked sharply in 2005, newly opened claims declined significantly in 2006.** One of the most instantly recognizable features of the 2005 claims data is the historically unparalleled spike in the number of new claims. However, in 2006, newly reported claims for all practitioners declined by 61 percent to 1,113, reaching the lowest level recorded in the DIFP database.

■ **The number of claims closed approached historic highs in 2006.** Total closed claims increased from 1,799 to 2,292 between 2005 and 2006, an increase of 27 percent.

¹ That is, licensed insurers, excluding less regulated surplus lines entities and risk retention groups.

Claims Reported and Claims Closed



The large drop in newly filed claims coinciding with a significant increase in closed claims is not entirely unexpected. In fact, this result was anticipated in the previous medical malpractice report. In 2005, insurers were inundated with a historically unprecedented number of new claims. The transitory nature of the 2005 spike in newly reported claims was recognized in last year's report: "The timing of the 2005 claims suggests that the large increase is related to the implementation of new tort limitations effective for claims filed after August 2005. The media widely reported long lines for dockets accepting new claims at the end of August. Insurers have also notified DIFP that the tort limitation deadline produced a large influx of new suits filed" (DIFP, *2005 Missouri Medical Malpractice Insurance Report*, page ii).

It was expected then that many of the new claims reported in 2005 would be closed without payment. The thinking was that many claims were filed without thorough vetting due to the impending deadline. This expectation has been realized in the pattern of closed claims in 2006. While *paid* claims increased 1.4 percent between 2005 and 2006, *unpaid* claims increased by over one-third or 37.2 percent. Paid claims for physicians and surgeons (excluding hospitals and other health care workers) declined from 199 to 161 between 2005 and 2006, though unpaid claims increased by 36.6 percent.

Stated another way, the percent of all claims (closed by the year following the report date) that are closed with payment ranged from 19 percent to 27 percent between 2000 and 2004. In contrast, of the claims filed immediately prior to the tort limitation deadline are closed by the end of 2006, only 9.8 percent were closed with payment. This pattern of closure strongly supports the interpretation that the rise in newly reported claims was anomalous and attributable to factors unique to 2005. See the tables on page 19 for more detailed information about the pattern of newly reported claims.

■ **The average award per paid claim declined in 2006.** In 2006, average awards declined for a second consecutive year. Between 2005 and 2006, average awards declined by 13.8 percent from \$246,775 to \$212,658. Average payments for physicians and surgeons followed the same trend, declining by almost 10 percent from \$293,105 to \$263,953. Claims against hospitals declined from \$205,719 to \$148,539 over the same time period.

Factors impacting the price of medical malpractice insurance.

Many factors impact the cost of claims. Over the last decade, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs. As illustrated in the following table, both average wages and especially medical costs tend to outpace inflation. For example, in 2006, the overall rate of inflation was a very modest 1.8 percent, while average wages increased by 3.3 percent and the cost of medical care increased by 5 percent.

CPI and Medical CPI – St. Louis-All Consumers						
Annual Wages for MO*				% Change from Prior Year		
1982-1984=100	CPI - All Goods	Medical CPI	Average Annual Wages in MO	CPI - All Goods	Medical CPI	Average Annual Wages in MO
1989	121.8	145.6	\$20,900			
1990	128.1	159	\$21,716	5.2%	9.2%	3.9%
1991	132.1	171.7	\$22,574	3.1%	8.0%	4.0%
1992	134.7	181	\$23,550	2.0%	5.4%	4.3%
1993	137.5	191.5	\$23,898	2.1%	5.8%	1.5%
1994	141.3	201.7	\$24,628	2.8%	5.3%	3.1%
1995	145.2	210	\$25,669	2.8%	4.1%	4.2%
1996	149.6	218.4	\$26,609	3.0%	4.0%	3.7%
1997	152.9	226.4	\$27,780	2.2%	3.7%	4.4%
1998	154.5	233.9	\$28,907	1.0%	3.3%	4.1%
1999	157.6	245.7	\$29,958	2.0%	5.0%	3.6%
2000	163.1	256.8	\$31,384	3.5%	4.5%	4.8%
2001	167.3	268.2	\$32,421	2.6%	4.4%	3.3%
2002	169.1	279.1	\$33,118	1.1%	4.1%	2.1%
2003	173.4	**	\$33,788	2.5%	**	2.0%
2004	180.3	307.4	\$34,845	4.0%	**	3.1%
2005	186.2	320.2	\$35,951	3.3%	4.2%	3.2%
2006	189.5	336.3	\$37,125	1.8%	5.0%	3.3%

The CPI is published for major metropolitan areas. The CPI is for St. Louis. Average wages represent all of MO
***The Bureau of Labor Statistics did not publish the medical CPI for St. Louis in 2003 due to data imitations.*
Source: Bureau of Labor Statistics

On the other hand, the average injury severity of individuals receiving a malpractice payment declined in both 2005 and 2006 (see page 24). Declining injury severity should exert downward pressure on claims payments.

Average payments declined substantially in 2006. No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment such that prior trends may no longer be operative. The level of analysis required to account for multiple causal variables operating within a significantly altered context is beyond the scope of this report.

Additions to the Medical Malpractice Report

Several new sections have been added to the medical malpractice report. These additions are related to the implementation of new data requirements mandated by newly passed legislation. As part of the process of rulemaking, the medical malpractice data for prior years were recoded to test the utility of various data enhancements. Most significantly:

1. Claim vs. Occurrence: Data are presented on an “occurrence” as well as a “defendant” basis. Historically, DIFP data consisted of one record for each named defendant in a claim. In many instances, a single injury will produce multiple defendants. Prior to this year’s report, all data, such as average awards and the number of claims, were presented *per defendant*, since the data did not possess a unique identifier to link defendants associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to recent legislation, Missouri’s cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a way that for a single claimant multiple caps could be stacked based on multiple defendants associated with a single injury.²

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott Decision*, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on both an *occurrence* and *defendant* basis greatly enhances the range of possible analyses.

2. Nature and substance of malpractice allegations: In 2004, DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.³ Data from this field are presented on page 40.

As part of the data enhancements associated with new legislation, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these typologies, nearly 5,000 records were recoded based on descriptive narratives submitted with each claim. In addition, new typologies were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

It is anticipated that insurers will begin to report data under the new allegation and injury codes in 2008. To our knowledge, no other state or federal entity that collects medical malpractice data captures this level of detail. Missouri’s data is expected to be the most complete and exhaustive record of malpractice claims in the country.

2 Assume a radiologist misread an x-ray, and an attendant physician subsequently misread an x-ray. By the reasoning of the *Scott Decision*, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

3 That is, one can assume that there is an allegation of *improper performance* from the mere fact that a claim has been filed. The code adds no new information about the nature and substance of the allegation.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations. This problem will be remedied once insurers begin to capture and report the data. The allegation and severity of injury recodes were performed on all claims closed since 2004.

Data aggregated by occurrence

As discussed above, an occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, which are expressed on a *per defendant* basis, one occurrence corresponds to one claimant even if multiple practitioners or defendants are implicated in the occurrence. Data aggregated on an occurrence basis largely mirror the trends of those expressed on a claim basis. A comparison of claims vs. occurrences is displayed in the following table.

Year Closed	Closed Claims	Paid Claims	Average Indemnity per Paid Claim	Closed Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence
1995	1,991	662	\$125,924	1,234	501	\$147,666
1996	1,952	622	\$167,791	1,217	503	\$197,287
1997	1,669	539	\$164,240	1,051	427	\$197,098
1998	1,696	511	\$160,806	999	413	\$177,315
1999	1,680	556	\$131,054	1,095	479	\$147,243
2000	1,637	460	\$208,430	1,066	396	\$249,776
2001	1,537	510	\$166,744	999	404	\$220,285
2002	1,723	581	\$206,567	1,075	463	\$237,616
2003	1,773	551	\$209,970	1,051	453	\$234,045
2004	1,895	532	\$250,331	1,089	422	\$285,477
2005	1,799	494	\$246,775	1,033	391	\$319,182
2006	2,292	501	\$212,658	1,234	432	\$273,512

Both the number of closed claims and occurrences significantly increased between 2005 and 2006, though the number of paid claims and occurrences increased at a much more modest rate. Average indemnity, whether expressed on a claims or occurrence basis, also declined significantly. In 2006, there were 1,234 occurrences associated with 2,292 claims (or equivalently, defendants). Average indemnity per occurrence tends to closely track average indemnity per paid claim, though it is always larger since indemnity per occurrence reflects instances in which claimants receive payments from multiple defendants.

Between 2005 and 2006, the number of closed occurrences increased by nearly 20 percent while the number of paid occurrences increased by 10.5 percent. Average indemnity per occurrence decreased by 14.3 percent. The decline in average indemnity more than offset the increase in the number of paid occurrences so that total indemnity in 2006 declined from the prior year.

Some subsets of occurrences exhibited trends contrary to the overall figures. For example, the number of occurrences with at least one payment made on behalf of a physician or surgeon declined from 171 to 146 from 2005 to 2006. Much of the increase on the total number of paid occurrences between 2005 and 2006 is accounted for by institutional defendants such as hospitals or clinics. The number of

occurrences in which at least one payment was made on behalf of an institution increased from 204 to 251 during this time.

Additional data for occurrences are presented beginning on page 115. Tables include information about the types of defendants involved in occurrences and those most likely to be assessed some type of liability for each occurrence.

Nature and substance of allegations and health outcomes

All allegation and health outcome data are presented on a *per occurrence* rather than a *per defendant* basis. Each occurrence represents a single claimant regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems and surgeries associated with pregnancy and childbirth)
2. Anesthesia (excluding pregnancy and childbirth related allegations)
3. Medication (excluding medication related allegations associated with surgery or pregnancy and childbirth)
4. Diagnosis (excluding surgery, medication, or pregnancy-related allegations).
5. Pregnancy and childbirth
6. Non-surgical treatment
7. IV and blood products
8. Allegations unrelated to a specific course of medical treatment such as falls in a hospital, unethical conduct or breach of statute or regulation

In order of prevalence, allegations were distributed as follows:

Category	Occurrences	Paid Occurrences
Surgery	28.8%	29.6%
Treatment	22.4%	18.0%
Diagnosis	19.8%	20.1%
Misc	10.2%	12.1%
Medication	9.6%	8.9%
Pregnancy	6.5%	8.6%
Anesthesia	1.9%	2.3%
IV and Blood	0.7%	0.6%

The most common category of allegation was adverse surgical outcomes which accounted for nearly a third of all paid occurrences. Of 895 adverse surgical outcomes, 110 involved an unintentional cut, tear or burn, and an additional 156 involved some other kind of injury sustained during surgery. The third most common adverse outcome was contraction of an infection subsequent to surgery. Additional adverse surgical outcomes, in order of prevalence, were a surgical or other foreign body was retained (47 occurrences), surgeries that failed to achieve their intended result (46), improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device (36), improper closure of surgical site (29), and operations on the wrong patient (22).

The top three adverse outcomes for other categories were:

Anesthesia – 59 occurrences

1. Injury during intubation (32)
2. Allergic reaction to anesthesia (9)
3. Respiratory complication (other than allergic reaction) (9)

Medication - 299 occurrences

1. Negative side-effect of medication, excluding allergic reactions (150)
2. Wrong medication (53)
3. Wrong dosage (30)

An additional 11 cases alleged either the wrong medication or wrong dosage, though available documentation did not distinguish between each type of error.

Diagnosis – 615 occurrences

1. Failure to diagnose cancer (127)
2. Misdiagnoses of unspecified disease (123)
3. Delay in diagnosis of unspecified disease (72)

Pregnancy and childbirth – 202 occurrences

1. Failure to treat fetal distress (55)
2. Failure to diagnose a complication (not included in another category or unspecified) (28)
3. Injuries due to shoulder dystocia (16)

Most birth-related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

Treatment (non-surgical) – 696

1. Failure to properly manage the course of treatment, not elsewhere classified (194)
2. Contraction of infection or other condition while under care (111), including pressure ulcers (49), staph infection (7), hepatitis (3), meningitis (1) and gangrene (1).
3. Delay in treatment (not specified elsewhere) (48)

The nature of the allegation for a large volume of treatment-related occurrences could not be determined from the submitted narrative and are coded as “other improper performance” (92). It is expected that cases reported in residual “other” categories will decrease as the new data reporting rules are implemented.

IV and Blood Products – 23

1. IV infiltration incidents (10)
2. Cut or tear to tissue or tendon (3)
3. Mismatched blood (2) and contraction of staph infection (2)

Allegations unrelated to a specific course of medical treatment - 317

1. Fall while on premises or under care (145)
2. Injury during lifting, transporting, or repositioning (24)
3. Breach of patient confidentiality (13) or other regulation (6), (19 combined)

Other allegations include failure to prevent acts of self-harm, including suicide (12), patient abandonment (17), sexual misconduct (9), other improper (legal, moral, or ethical) conduct (12) and failure to communicate with or instruct patient (11).

Additional tables display data on health outcomes attributable to an alleged error. A total of 2,484 occurrences contained information with sufficient narrative detail to permit a recode. Of these, the single most prevalent identifiable outcome was “burns, lacerations, scarring, or other damage to skin tissue” with 115 occurrences. However, tissue injuries tended to result in relatively low payouts at \$65,930 per paid occurrence. At the other extreme, several outcomes had average payouts in excess of \$1 million: quadriplegia (\$1.7 million), contraction of meningitis (\$1.6 million), and failure to treat septic condition (\$1.2 million). Injuries with payouts exceeding \$500,000 include amputation of two or more limbs (\$608,384), amputation of one limb (\$528,348), cerebral palsy (\$912,500), paraplegia (\$916,500), other cognitive or neurological deficit (\$735,071), permanent full loss of organ function (\$592,628), and accidental or unnecessary sterilization (\$566,667). The full range of health outcomes along with the errors alleged to have produced the outcomes is presented on pages 129 through 155.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages or compensation for monetary losses such as additional medical costs and lost wages can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases such as accidental sterilization or cosmetic issues may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with terminal cancer would likely be traumatized, perhaps to the point of making life altering decisions. Even though no *physical* injury has occurred (this case would be coded “1” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable in such a case.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be disputed in many instances. Whether a patient contracted an infection while under care or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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**Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1997-2006**

Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitted	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	

MARKET ANALYSIS 2004-2006
(0.1 percent of market or more for either year)
All Medical Care Providers

LICENSED MARKET			NON-ADMITTED MARKET		
Company Name	2006 Market Share	2004 Market Share	Company Name	2006 Market Share	2004 Market Share
MISSOURI PROFESSIONALS MUTUAL	17.30%	15.29%	HUDSON SPECIALTY INSURANCE COMPANY	2.42%	1.49%
MISSOURI HOSPITAL PLAN	13.85%	13.49%	COLUMBIA CASUALTY COMPANY	2.21%	1.86%
MEDICAL ASSURANCE CO INC THE	9.76%	14.22%	LEXINGTON INSURANCE COMPANY	1.42%	2.25%
MEDICAL PROTECTIVE COMPANY	6.82%	7.79%	ILLINOIS UNION INSURANCE COMPANY	1.38%	0.08%
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.39%	3.29%	EVANSTON INSURANCE COMPANY	1.34%	1.08%
MEDICAL LIABILITY ALLIANCE	3.48%	3.36%	ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	1.15%	1.00%
HEALTH CARE INDEMNITY INC	3.30%	3.77%	PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	1.08%	0.71%
INTERMED INSURANCE COMPANY	2.97%	5.34%	ARCH SPECIALTY INSURANCE COMPANY	0.91%	1.39%
DOCTORS COMPANY AN INTERINS EXCHANGE	2.33%	3.09%	HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPAN	0.82%	
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	1.93%	0.56%	DIAPASON CASUALTY RISK RETENTION GROUP, INC	0.79%	0.69%
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.66%	0.00%	EMERGENCY PHYSICIANS INSURANCE CO RRG	0.78%	0.28%
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.41%	0.94%	NATIONAL GUARDIAN RISK RETENTION GROUP INC	0.64%	0.64%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.24%	1.00%	ESSENTIAL RISK RETENTION GROUP INC	0.64%	0.68%
PREFERRED PHYSICIANS MEDICAL RRG INC	1.22%	0.89%	STEADFAST INSURANCE COMPANY	0.61%	0.54%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSVI	1.21%	0.85%	OPHTHALMIC MUTUAL INS CO A RISK RETEN-	0.57%	0.15%
KANSAS MEDICAL MUTUAL INS CO	1.02%	0.61%	LANDMARK AMERICAN INSURANCE COMPANY	0.50%	0.96%
GALEN INSURANCE COMPANY	0.85%	0.00%	EVEREST INDEMNITY INSURANCE COMPANY	0.47%	
CINCINNATI INS CO THE	0.73%	0.73%	SYSTEMS PROTECTION ASSURANCE RISK RETENTION GROUP INC	0.38%	
CONTINENTAL CASUALTY COMPANY	0.71%	0.85%	ADMIRAL INSURANCE COMPANY	0.34%	0.04%
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.65%	0.30%	OMS NATIONAL INSURANCE COMPANY RRG	0.29%	0.23%
NCMIC INSURANCE COMPANY	0.58%	0.66%	OCEANUS INSURANCE COMPANY RRG	0.28%	
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.48%	0.36%	NATIONAL FIRE AND MARINE INSURANCE CO	0.27%	0.46%
CHICAGO INSURANCE COMPANY	0.40%	0.52%	LANDMARK INSURANCE COMPANY	0.25%	
ACE AMERICAN INSURANCE COMPANY	0.28%	0.12%	HOMELAND INSURANCE COMPANY OF NEW YORK	0.24%	0.07%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.17%	0.15%	WESTERN WORLD INSURANCE COMPANY INC	0.20%	0.22%
CHURCH MUTUAL INSURANCE COMPANY	0.14%	0.07%	COMMUNITY BLOOD CENTERS EXCHANGE	0.13%	0.13%
DARWIN NATIONAL ASSURANCE COMPANY	0.12%	0.02%	DARWIN SELECT INSURANCE COMPANY	0.12%	
ISMIE MUTUAL INSURANCE COMPANY	0.11%	0.21%	EMERGENCY MEDICINE RISK RETENTION GROUP INC	0.11%	0.13%
ONEBEACON INSURANCE COMPANY	0.10%	0.00%	TIG SPECIALTY INSURANCE CO		1.08%
MID CENTURY INSURANCE COMPANY		1.25%	APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	-0.03%	0.13%
TRUCK INSURANCE EXCHANGE		0.53%			
FIRST SPECIALTY INSURANCE CORPORATION		1.42%			
EXECUTIVE RISK INDEMNITY INC		0.15%			
ZURICH AMERICAN INSURANCE COMPANY	-0.08%	0.28%			
GULF INSURANCE COMPANY		0.22%			

MARKET ANALYSIS 2003-2005
(0.1 percent of market or more for either year)
Physicians and Surgeons

<u>LICENSED MARKET</u>	2006	2004
Company Name	Market Share	Market Share
MISSOURI PROFESSIONALS MUTUAL	30.85%	26.44%
MEDICAL ASSURANCE CO INC THE	16.51%	23.59%
MEDICAL PROTECTIVE COMPANY	10.15%	11.71%
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.82%	5.68%
MEDICAL LIABILITY ALLIANCE	5.94%	5.77%
INTERMED INSURANCE COMPANY	5.02%	8.99%
DOCTORS COMPANY AN INTERINS EXCHANGE	4.14%	5.34%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.45%	0.96%
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.97%	
PREFERRED PROFESSIONAL INSURANCE COMPANY	2.51%	1.62%
PREFERRED PHYSICIANS MEDICAL RRG INC	2.17%	1.54%
KANSAS MEDICAL MUTUAL INS CO	1.82%	1.06%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANL	1.49%	0.95%
GALEN INSURANCE COMPANY	1.46%	
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.15%	0.52%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.85%	0.62%
ACE AMERICAN INSURANCE COMPANY	0.49%	
CONTINENTAL CASUALTY COMPANY	0.41%	0.84%
DARWIN NATIONAL ASSURANCE COMPANY	0.21%	0.03%
ISMIE MUTUAL INSURANCE COMPANY	0.20%	0.37%
ONEBEACON INSURANCE COMPANY	0.17%	
ZURICH AMERICAN INSURANCE COMPANY	0.15%	0.48%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	0.03%
GENERAL INSURANCE CO OF AMERICA	0.00%	0.00%
NATIONAL CASUALTY COMPANY	0.00%	0.00%
MID CENTURY INSURANCE COMPANY	0.00%	2.15%
TRUCK INSURANCE EXCHANGE	0.00%	0.92%
NCMIC INSURANCE COMPANY	0.00%	0.33%

Data is not available on physicians and surgeon coverage in the nonadmitted market.

Medical Malpractice Profitability In Missouri, 1992 – 2006 All Writers (Including Excess and Surplus Lines Companies)*							
		Percent of Premium					Percent of Net Worth
Year	Premium Earned	Direct Losses Incurred	Defense & Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1992	\$100,431,000	51.3%	24.3%	17.6%	93.2%	33.9%	23.9%
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.1%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006**	\$240,333,213	31.6%	27.1%	18.2%	76.9%	24.9%	17.4%

*Expense items include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment income, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

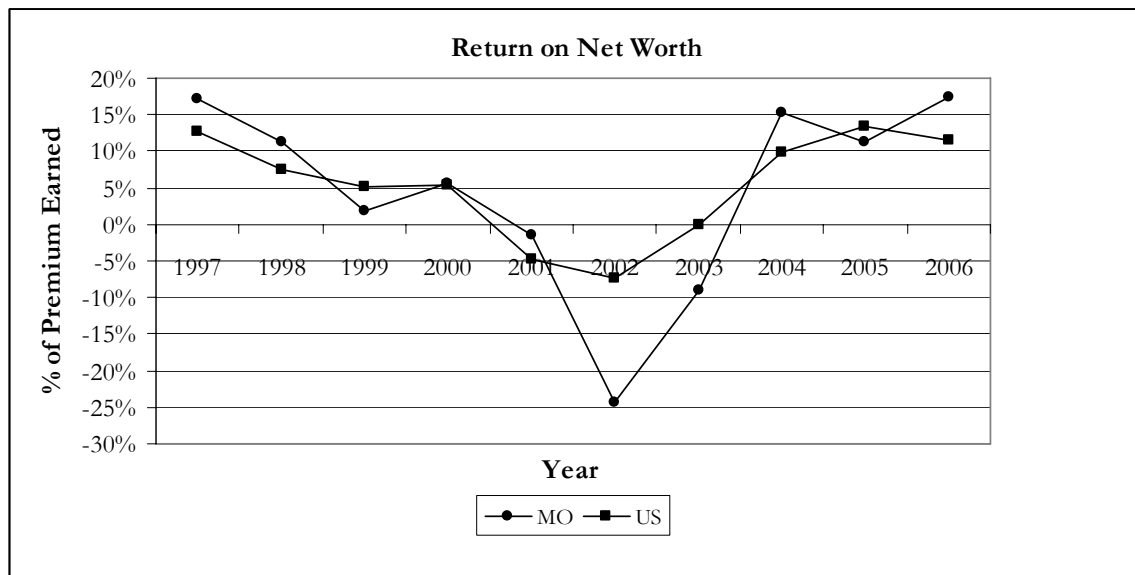
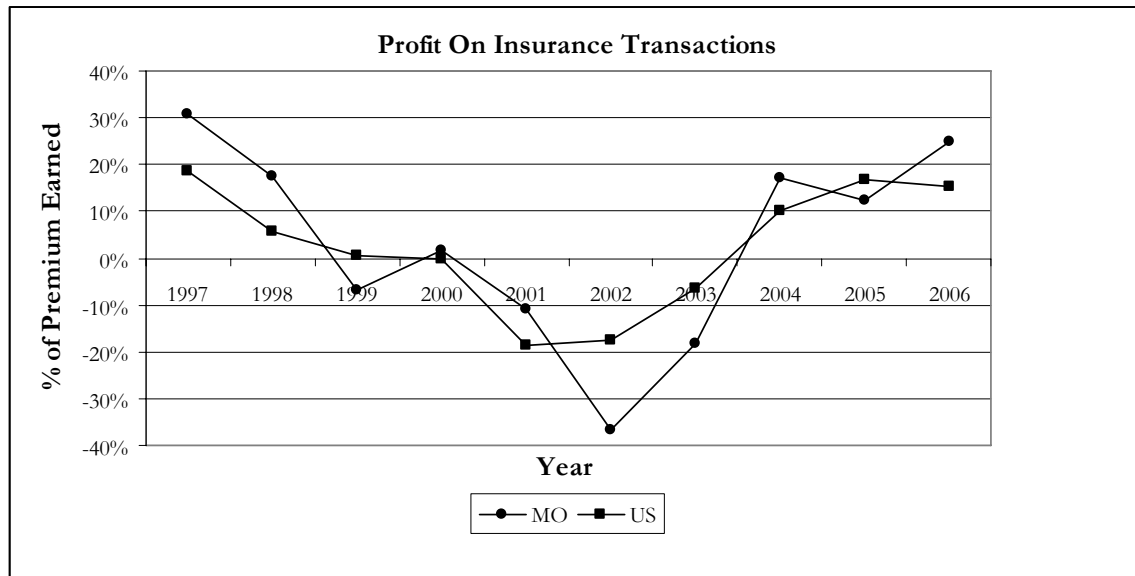
Source: NAIC Report on Profitability, by Line by State (annual reports, 1992 – 2005)

**2006 figures are estimates produced by DIFP based on the NAIC profitability formula.

Medical Malpractice Profitability Missouri and US, 1997 – 2006										
Profit On Insurance Transactions										
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
MO	30.9%	17.5%	-7.0%	1.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	24.9%
US	18.5%	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	15.2%
Return on Net Worth										
MO	17.1%	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	17.4%
US	12.6%	7.6%	5.1%	5.4%	-4.7%	-7.4%	-0.1%	9.9%	13.5%	11.5%

Source: NAIC Report on Profitability, by Line by State (annual reports, 1992 – 2005)

*2006 figures are estimates produced by DIFP based on the NAIC profitability formula.



**Licensed Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1992	103,001,597	59,795,697	96,442,626	51,173,269	20,575,435	1,783,167	4,175,617	1,460,375
1993	112,575,838	52,560,910	101,049,703	56,993,496	14,160,953	2,252,443	4,752,690	1,809,738
1994	121,897,709	52,653,681	117,860,641	65,650,025	25,506,918	2,386,265	6,324,164	1,998,841
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1992	58.05%	53.06%	21.33%	7.69%	82.09%
1993	46.69%	56.40%	14.01%	8.72%	79.14%
1994	43.19%	55.70%	21.64%	9.09%	86.43%
1995	53.60%	51.03%	26.22%	8.49%	85.75%
1996	65.31%	95.52%	28.91%	8.07%	132.50%
1997	54.28%	53.25%	12.25%	8.38%	73.88%
1998	86.36%	54.52%	21.46%	9.80%	85.78%
1999	67.90%	72.97%	37.22%	11.35%	121.54%
2000	68.75%	70.74%	31.96%	10.91%	113.61%
2001	70.34%	81.46%	26.29%	14.49%	122.24%
2002	63.21%	107.57%	27.77%	12.55%	147.90%
2003	44.91%	96.67%	37.16%	7.99%	141.82%
2004	53.57%	49.72%	22.46%	7.42%	79.60%
2005	40.82%	46.03%	34.87%	7.84%	88.74%
2006	37.65%	33.74%	28.37%	11.06%	73.17%

Data based on state page and does not include expense items that are not reported by line or by state.

**Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement**

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786

% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%
2005	25.05%	64.10%	14.02%	8.50%	86.62%
2006	43.31%	22.91%	5.04%	7.89%	35.84%

Data based on state page and does not include expense items that are not reported by line or by state.

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1992	\$95,879,384	\$26,230,211	27.36%	\$85,507,277	\$43,621,430	51.01%	-7.34%
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	17.41%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%
2006	\$189,392,763	\$71,311,677	37.65%	\$191,945,065	\$64,755,507	33.74%	-0.34%

NON-ADMITTED MEDICAL MALPRACTICE MARKET*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.54%	20.87%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.03%	-36.93%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.04%	107.19%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.21%	18.63%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.93%	34.55%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.50%	22.29%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.14%	1.46%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.10%	3.40%
2006	\$49,120,606	\$21,272,422	43.31%	\$48,388,148	\$11,085,405	22.91%	15.66%

*The remaining years of data have been archived by the National Association of Insurance Commissioners not readily available.

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1995-1999	1996-2000	1997-2001	1998-2002	1999-2003	2000-2004	2001-2005	2002-2006
Physicians	75.9%	84.6%	72.0%	87.2%	89.2%	85.4%	77.5%	71.1%
Dentists	13.7%	18.8%	18.9%	26.2%	16.0%	10.3%	13.1%	11.5%
Nurses	-29.5%	-11.0%	26.8%	33.9%	32.8%	43.4%	8.3%	1.9%
Hospitals	49.0%	40.3%	51.4%	67.3%	77.9%	67.0%	67.8%	43.5%
Other	55.2%	60.7%	78.3%	90.9%	157.6%	102.4%	76.4%	79.2%
Total	66.1%	70.8%	66.6%	81.3%	89.5%	80.4%	73.4%	64.2%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1992	\$69,085,300	\$43,670,444	63.21%	\$63,764,526	\$41,818,995	65.58%	-1.57%
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.24%	0.00%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1992	\$3,582,006	\$1,499,906	41.87%	\$3,437,765	\$638,205	18.56%	-0.97%
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.52%	-2.17%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1992	\$1,683,146	\$440,813	26.19%	\$1,598,772	\$832,658	52.08%	18.56%
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%
2006	\$421,601	\$0	0.00%	\$458,201	-\$12,376	-2.70%	2.06%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

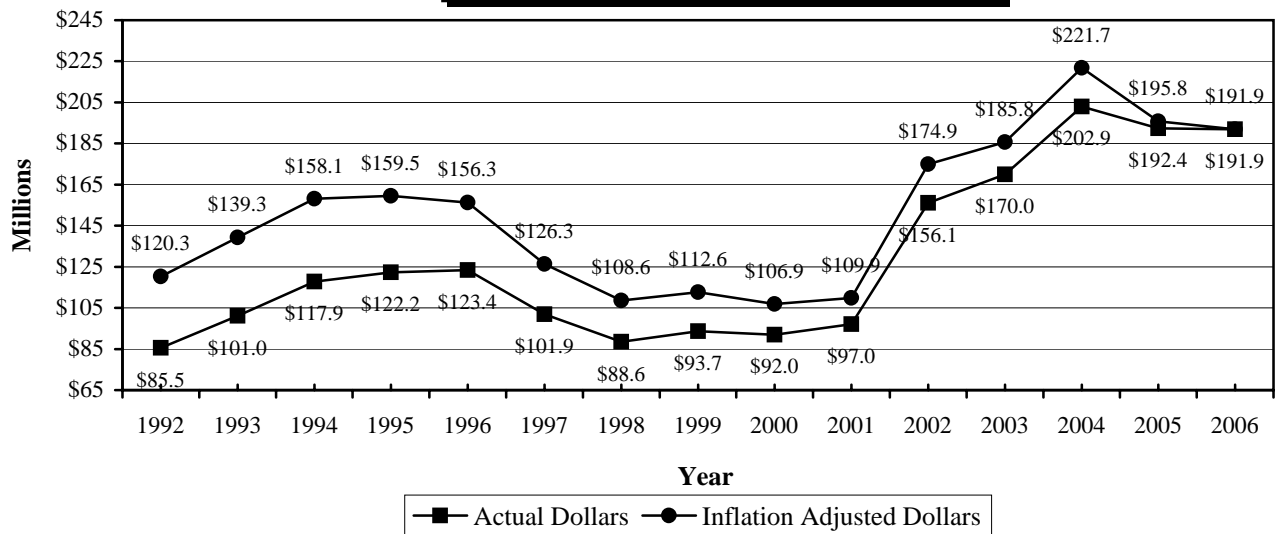
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1992	\$20,523,195	\$12,614,263	61.46%	\$20,474,042	\$1,739,831	8.50%	-5.81%
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%
2006	\$41,885,262	\$9,486,946	22.65%	\$42,430,660	-\$1,215,062	-2.86%	-0.91%

MEDICAL MALPRACTICE FINANCIAL RESULTS

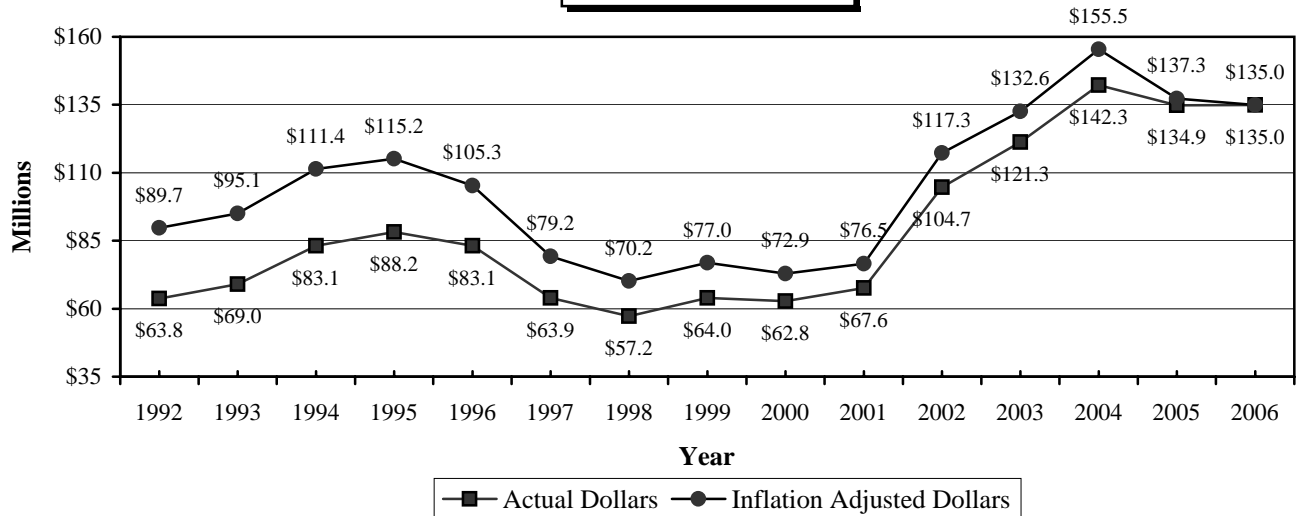
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1991	\$6,465,874	\$2,574,620	39.82%	\$6,710,171	\$756,566	11.27%	-5.17%
1992	\$8,127,949	\$1,570,271	19.32%	\$7,167,520	\$5,942,088	82.90%	25.71%
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,200,088	\$4,297,362	-195.33%	-\$2,150,922	\$619,095	-28.78%	-123.20%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.94%	-588.35%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.65%	66.84%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,997,616	223.30%	-39.79%
2004	\$10,033,751	\$7,882,678	71.66%	\$10,999,421	-\$7,029,405	-63.91%	-7.03%
2005	\$8,679,953	\$18,094,146	208.46%	\$10,229,416	-\$2,703,356	-26.43%	-13.49%
2006	\$8,161,923	\$236,981	2.90%	\$9,032,003	\$11,866,301	131.38%	-4.81%

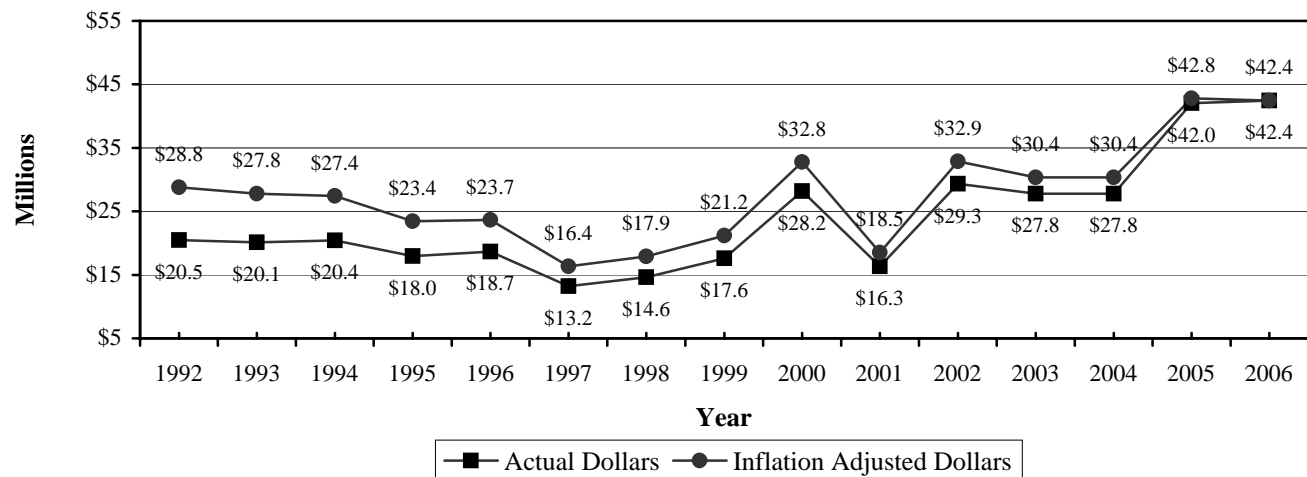
Medical Malpractice
Actual and Inflation Adjusted Premium Earned
All Insured Medical Care Providers



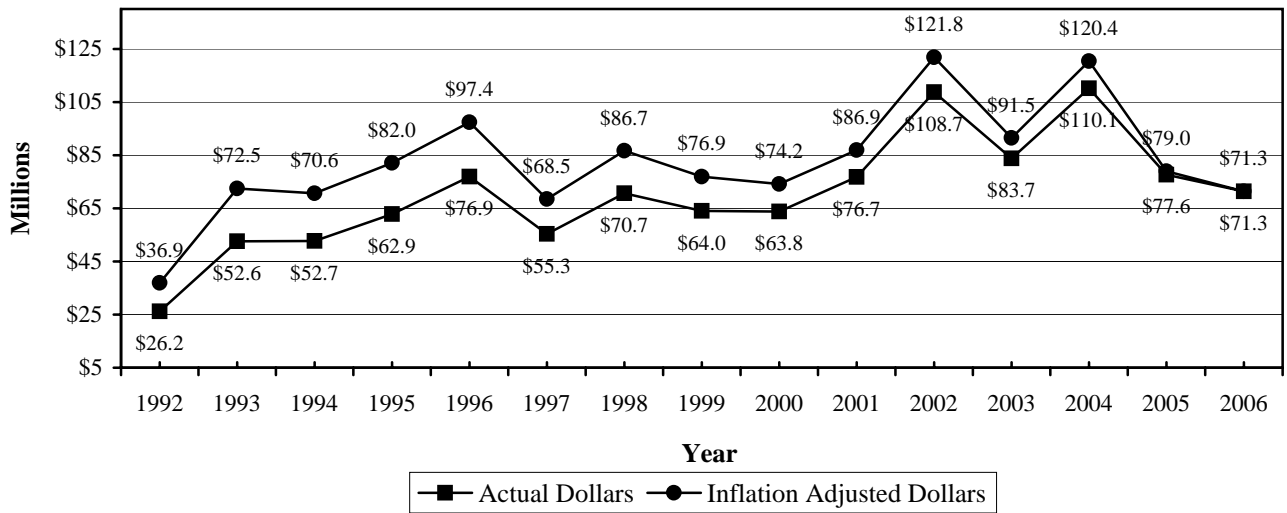
Physicians and Surgeons



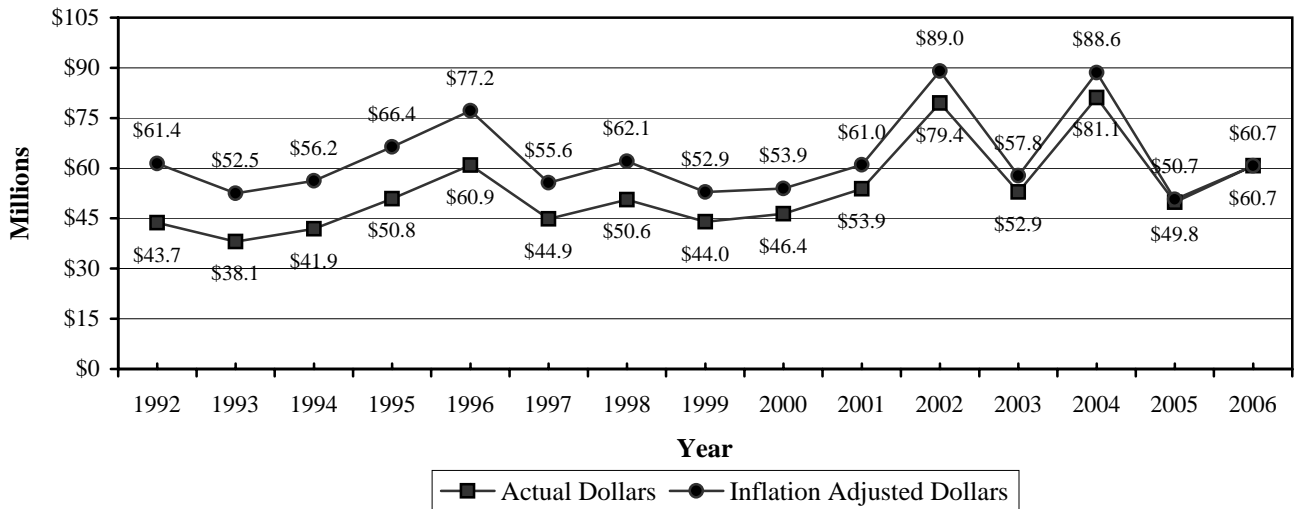
Hospitals



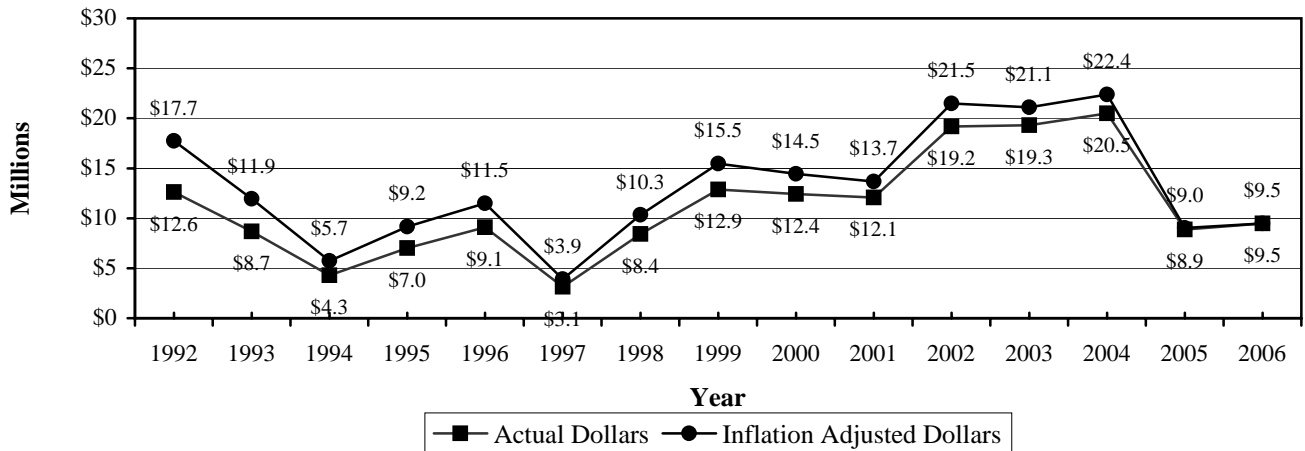
**Medical Malpractice
Actual and Inflation Adjusted Paid Losses
All Insured Medical Care Providers**



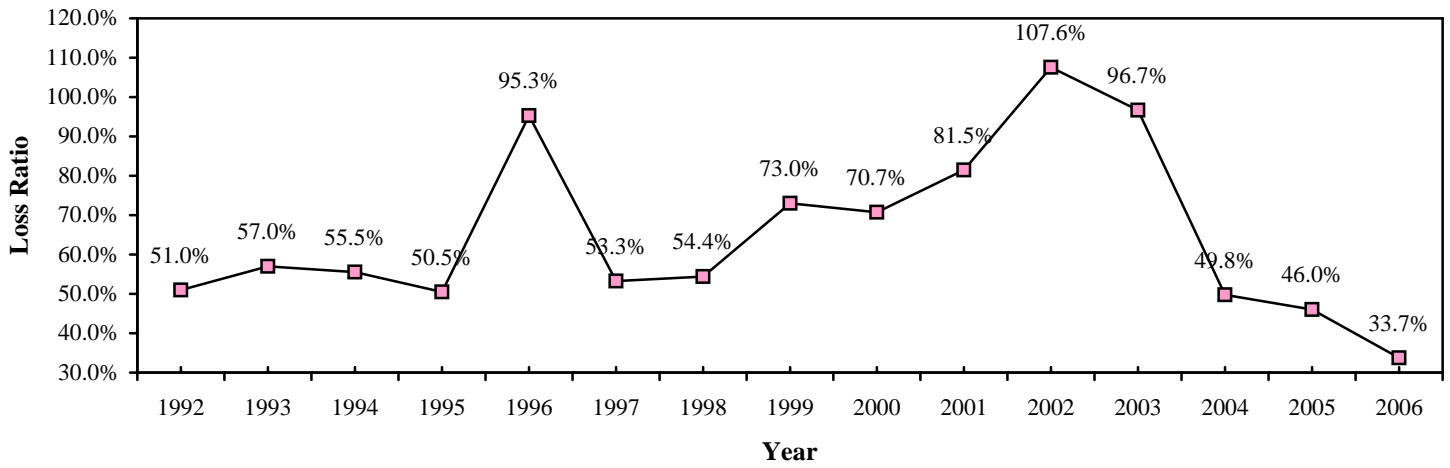
Physicians and Surgeons



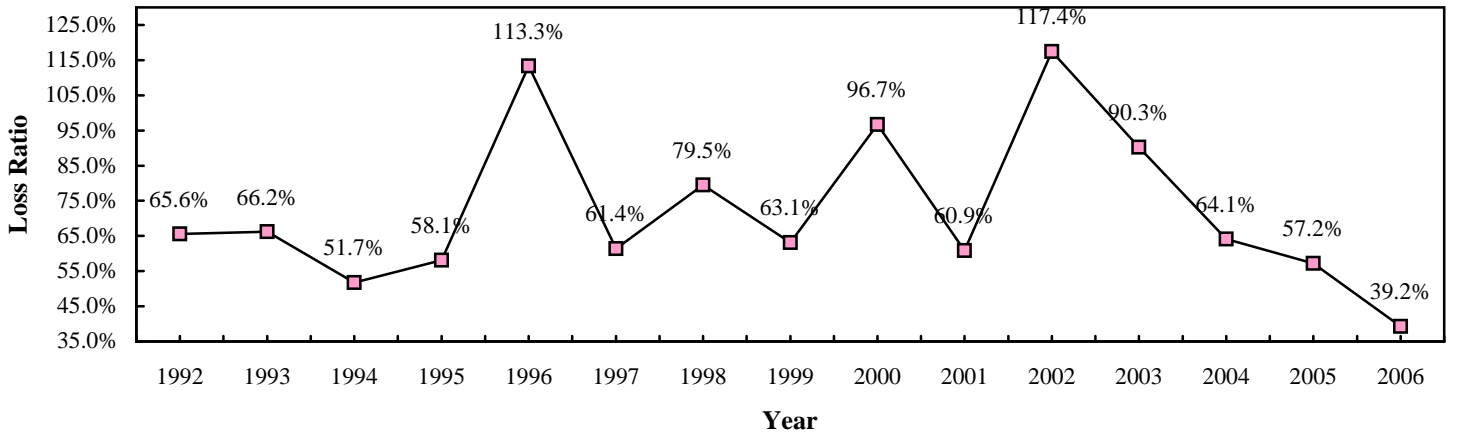
Hospitals



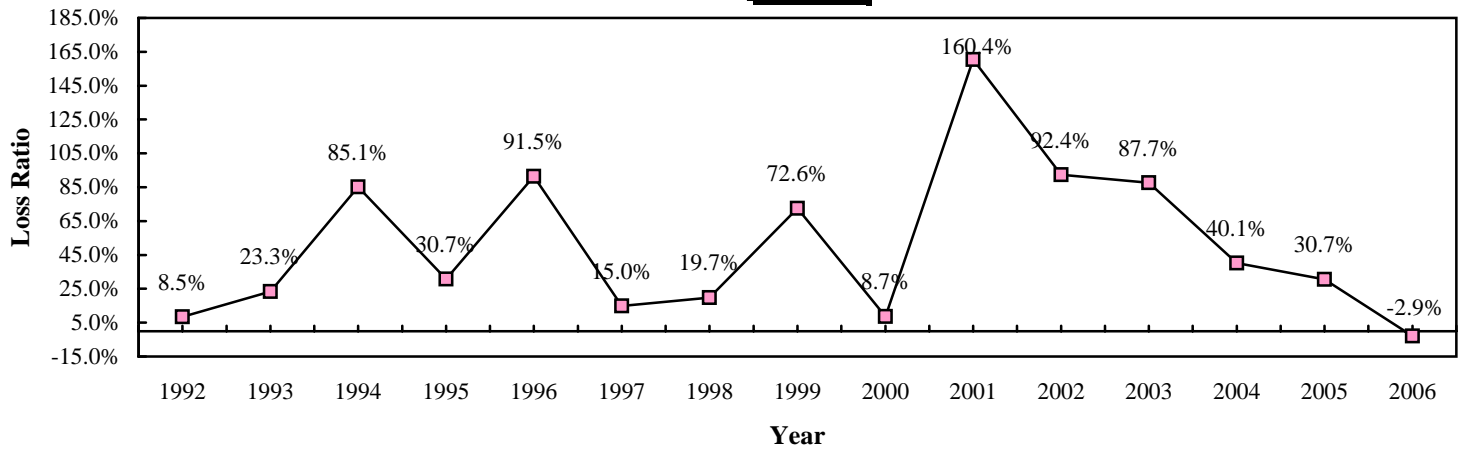
Missouri Loss Ratio All Medical Care Providers



Physicians & Surgeons

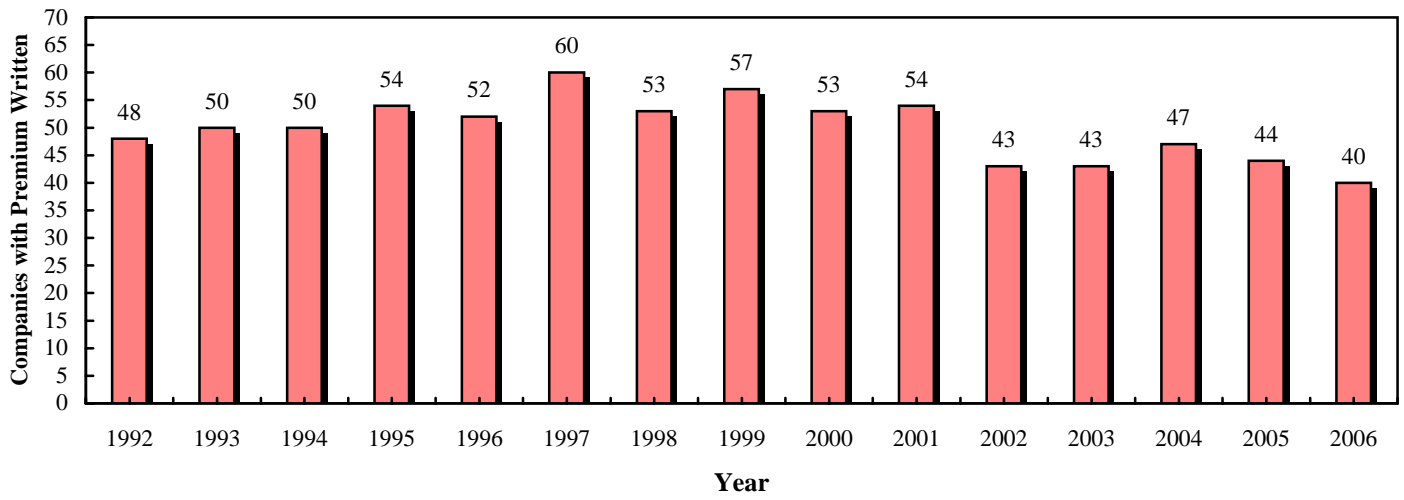


Hospitals

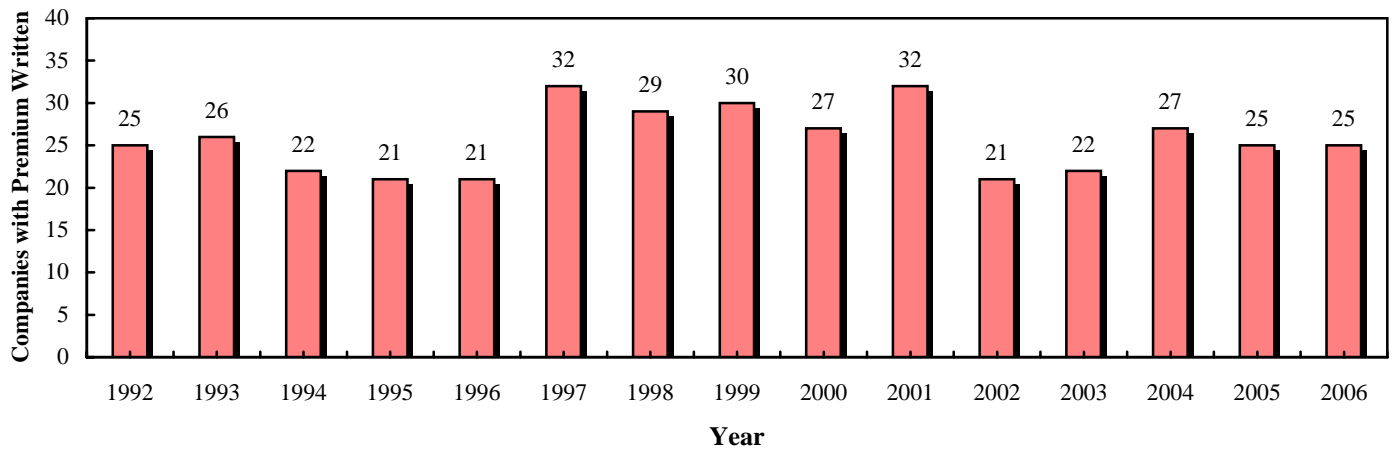


Loss Ratio = Incurred Losses / Earned Premium from Missouri Supplement

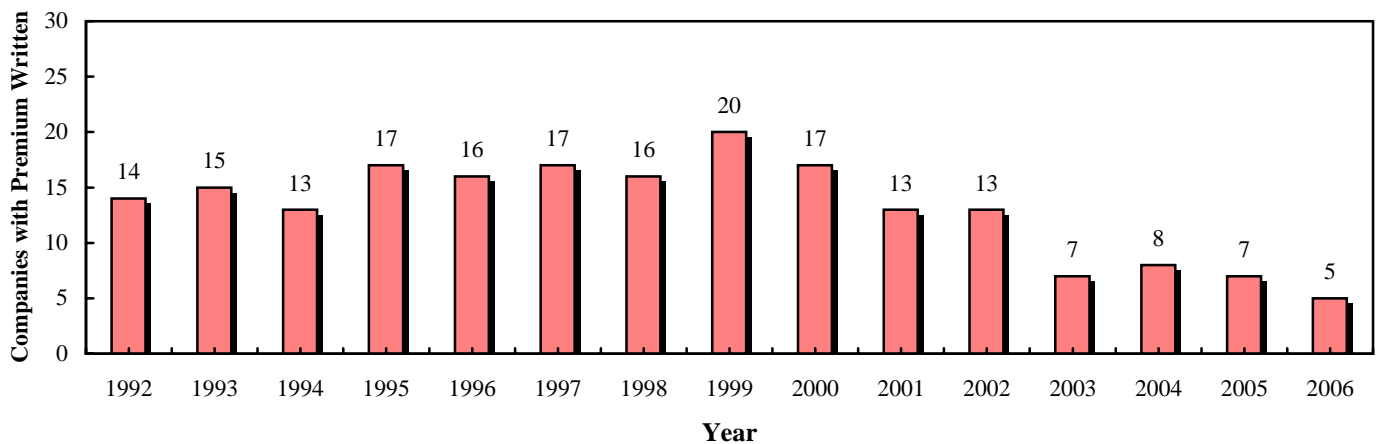
Companies Writing Medical Malpractice Insurance All Medical Care Providers

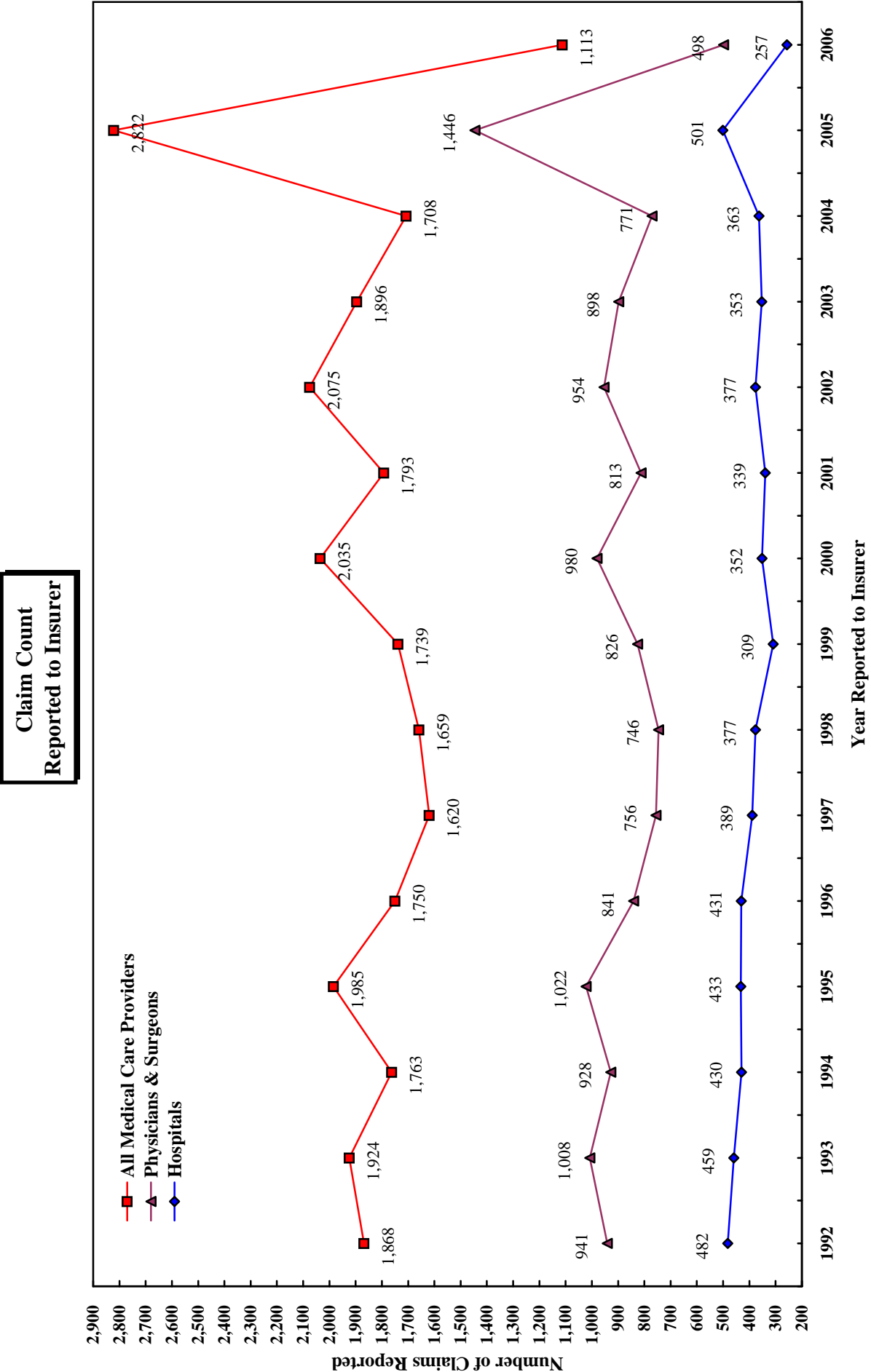


Physicians & Surgeons

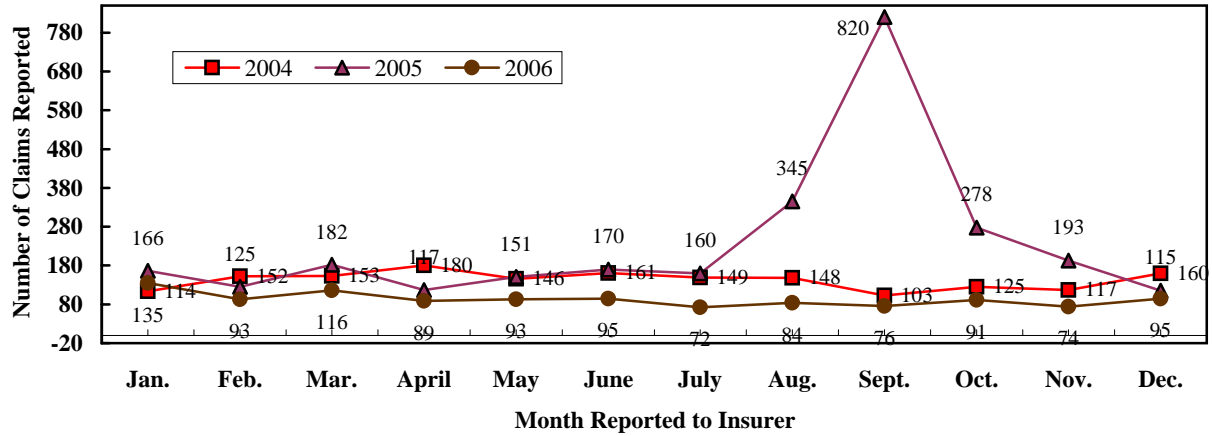


Hospitals

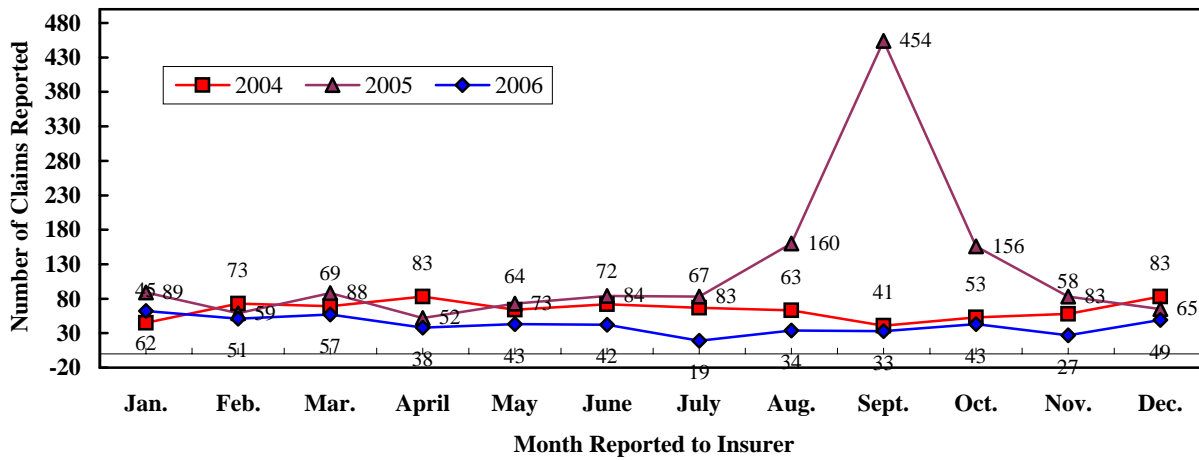




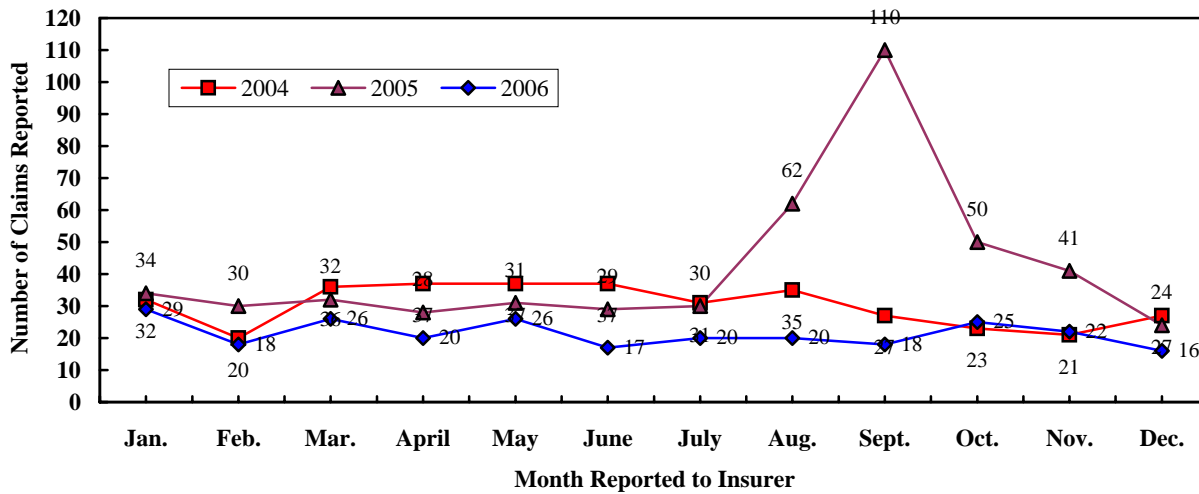
Reported to Insurer, Claim Count by Month All Providers



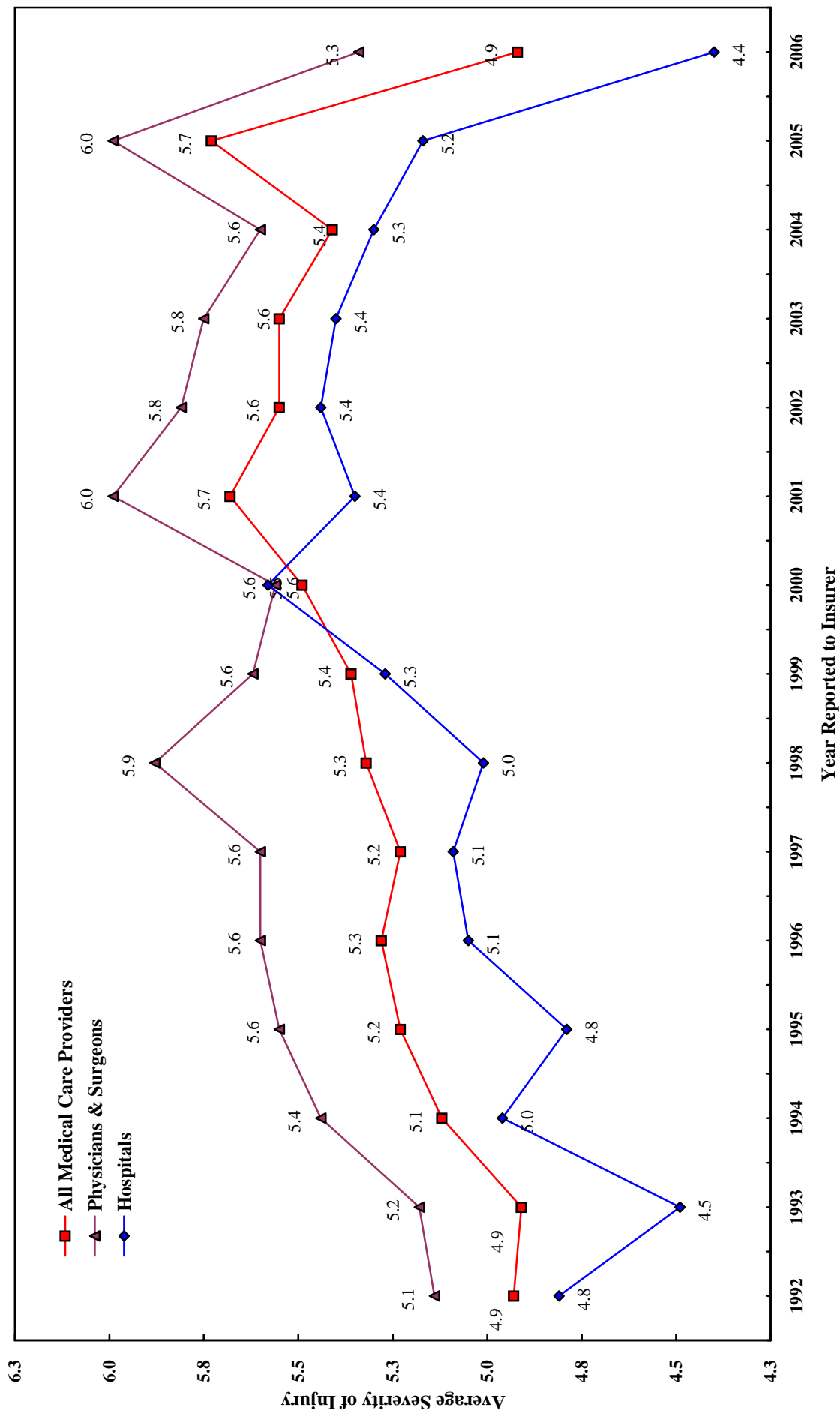
Physicians and Surgeons

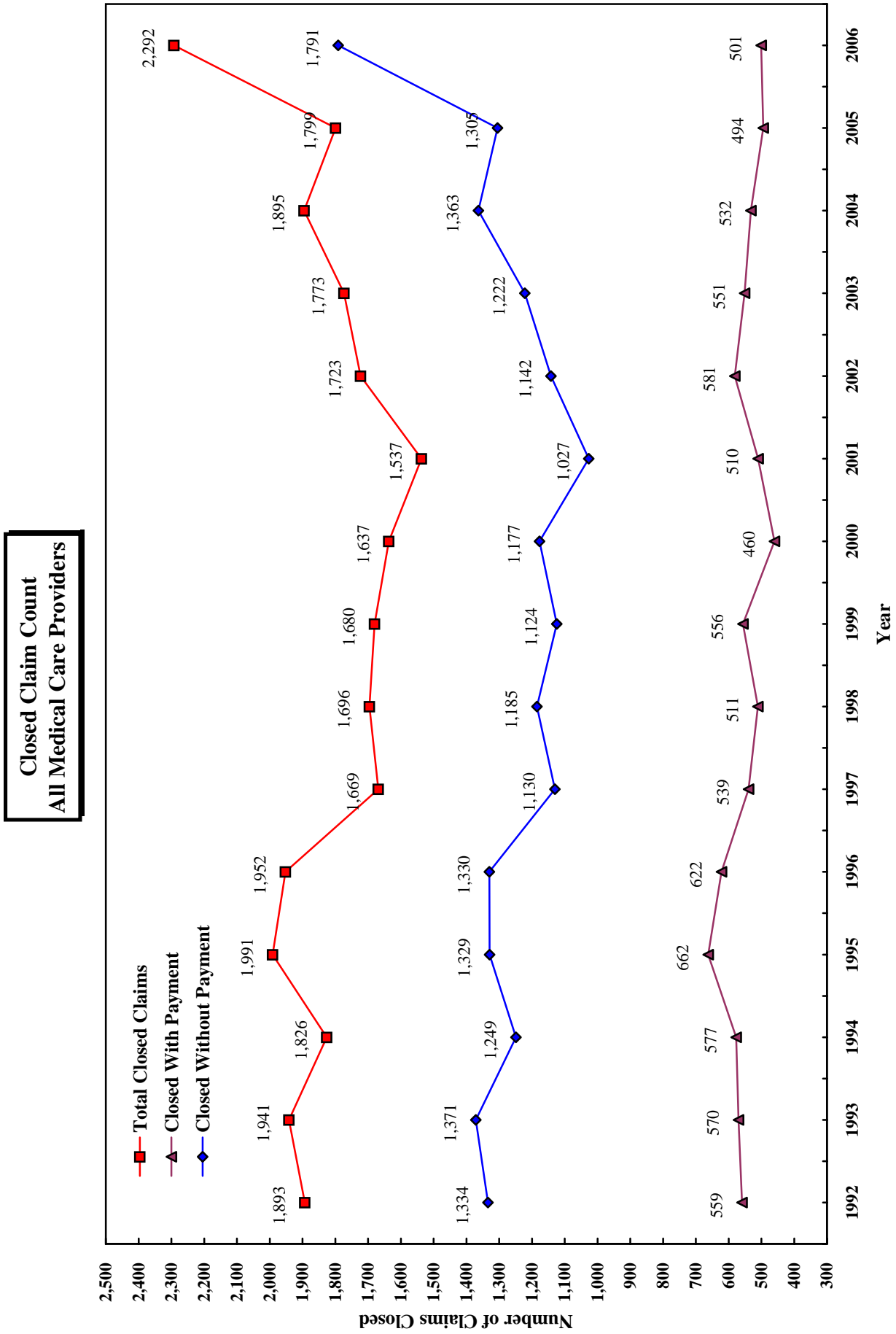


Hospitals

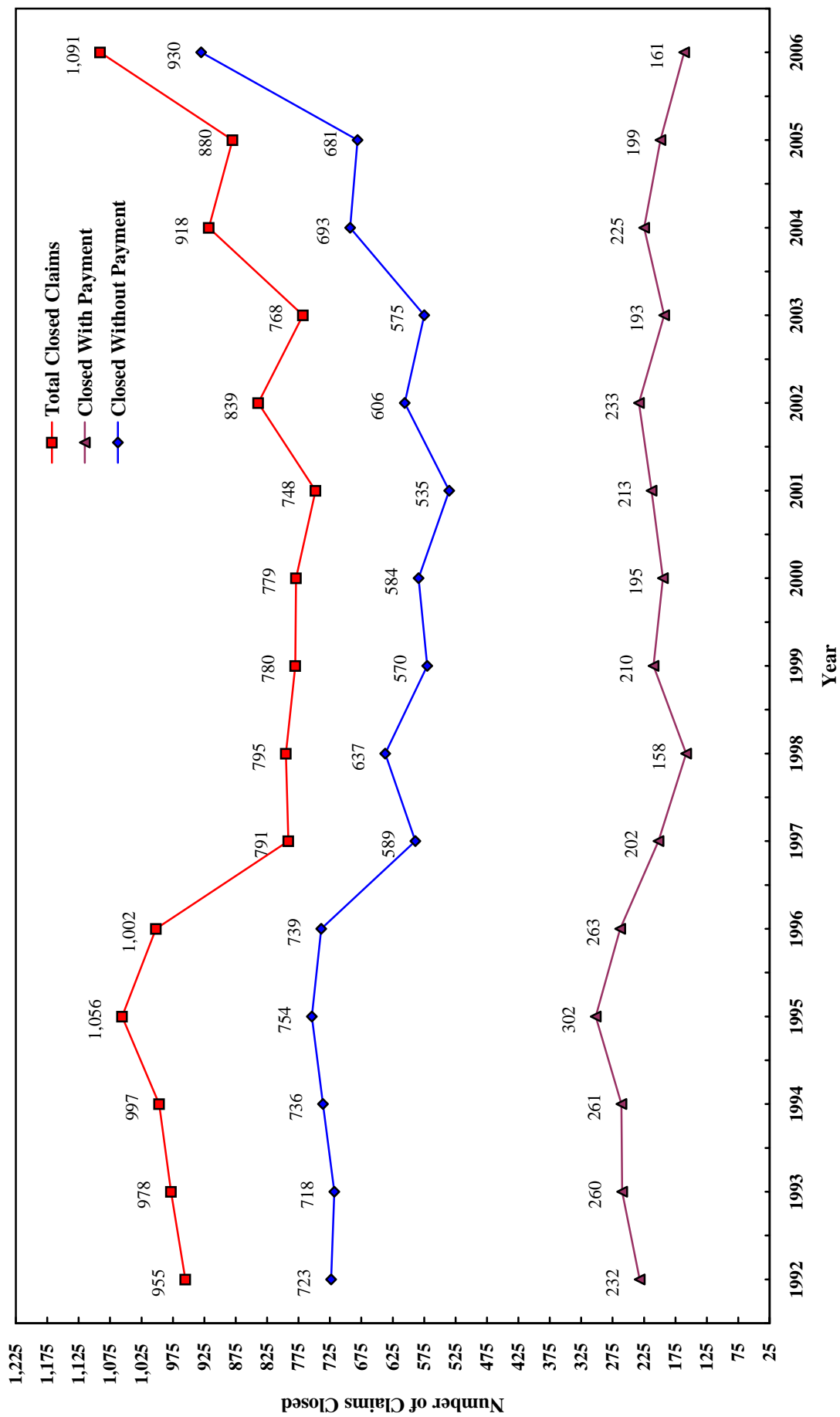


Average Injury Severity of Claims
Reported to Insurer

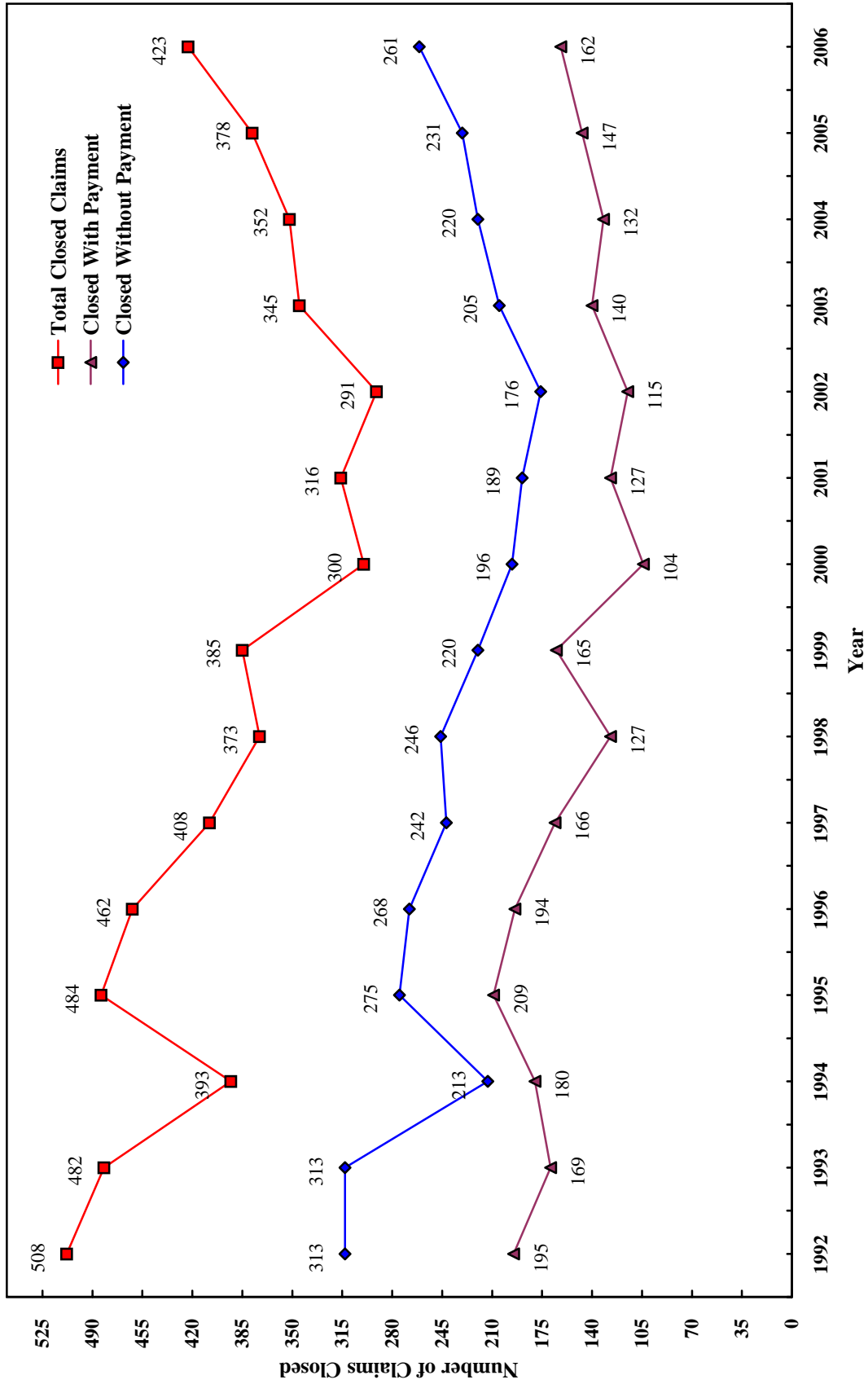




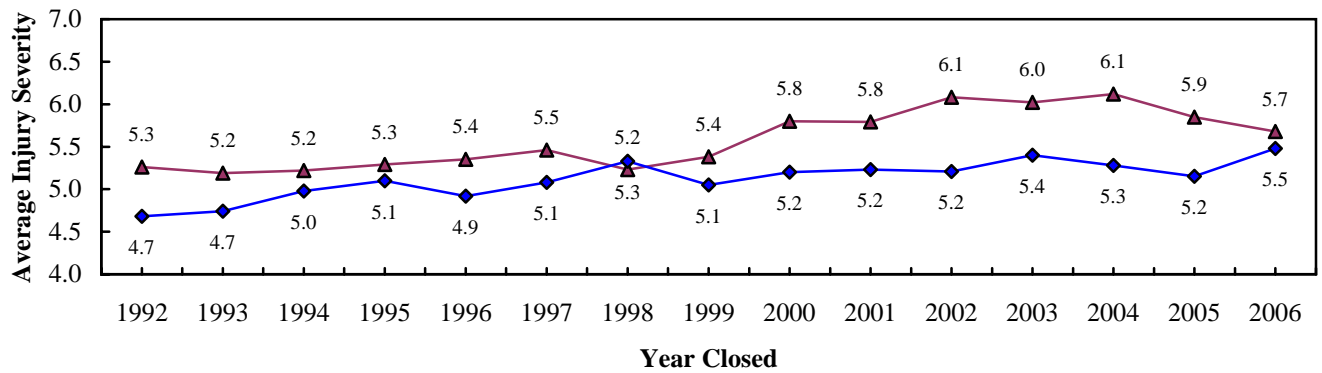
**Closed Claim Count
Physicians & Surgeons**



**Closed Claim Count
Hospitals**

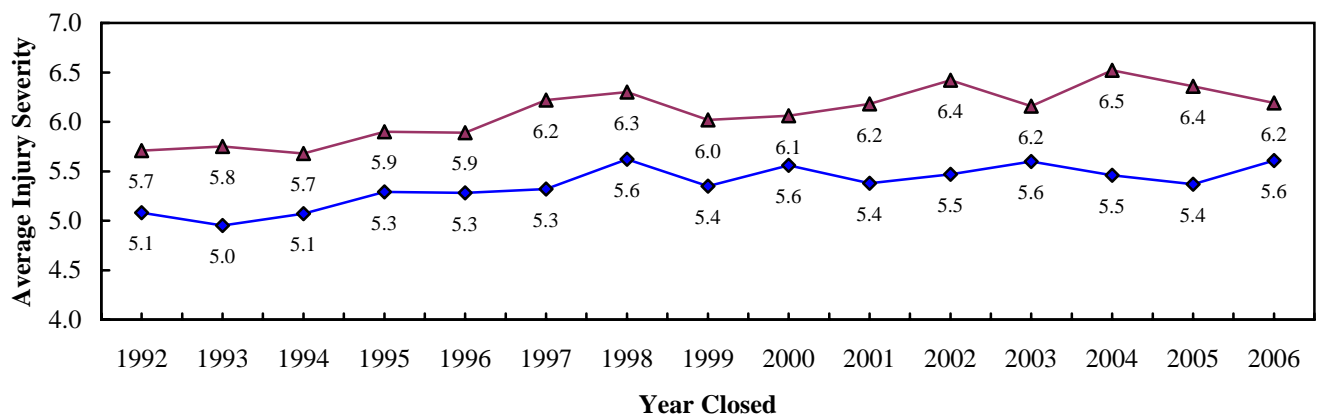


Average Injury Severity of Closed Claims All Medical Care Providers



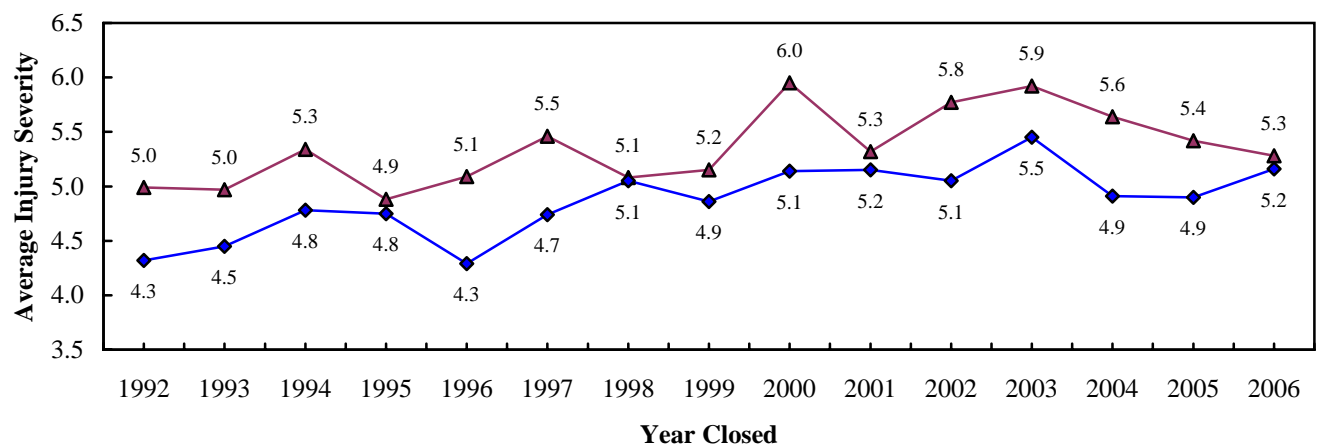
▲ Closed With Payment ◆ Closed Without Payment

Physicians and Surgeons



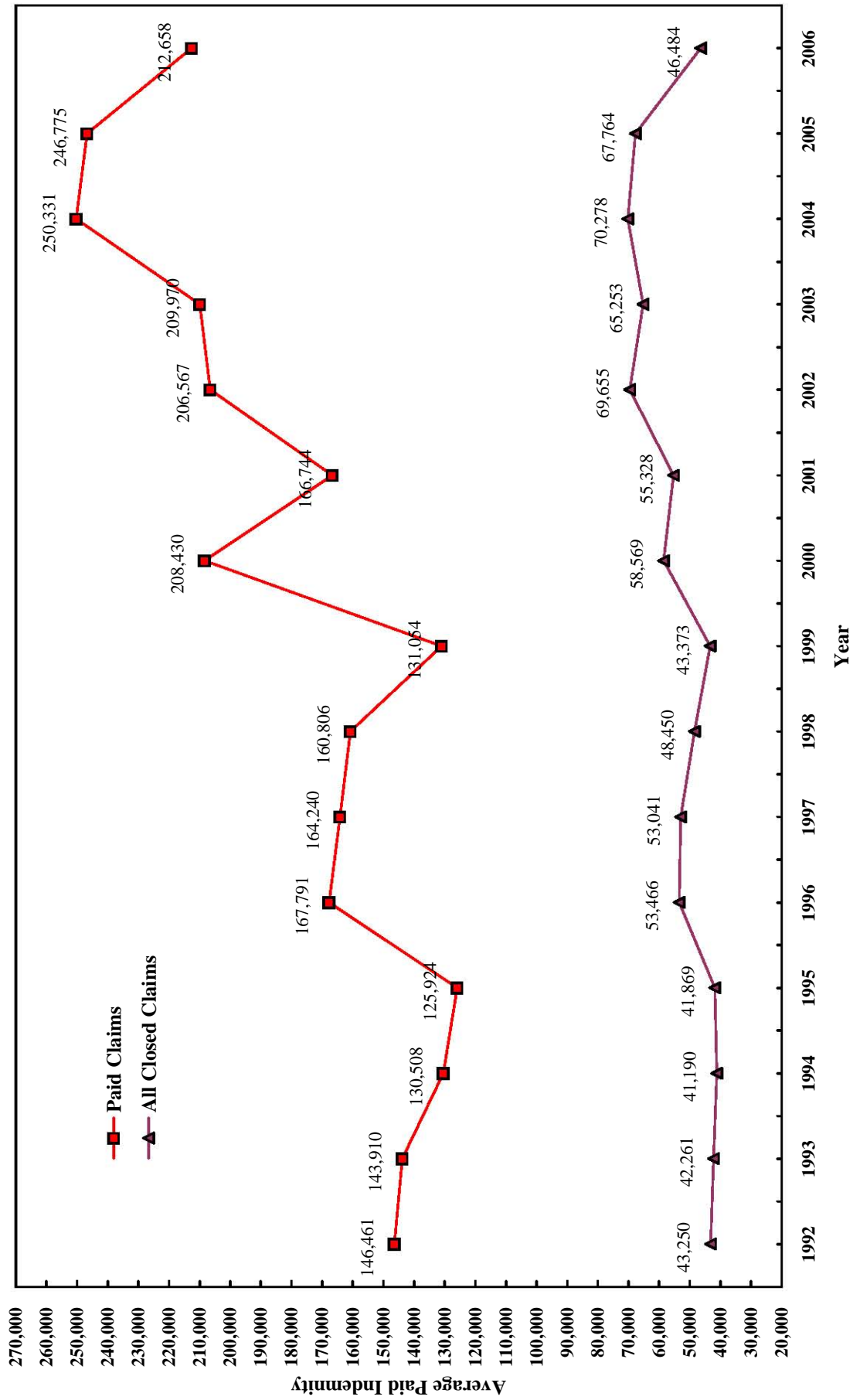
▲ Closed With Payment ◆ Closed Without Payment

Hospitals

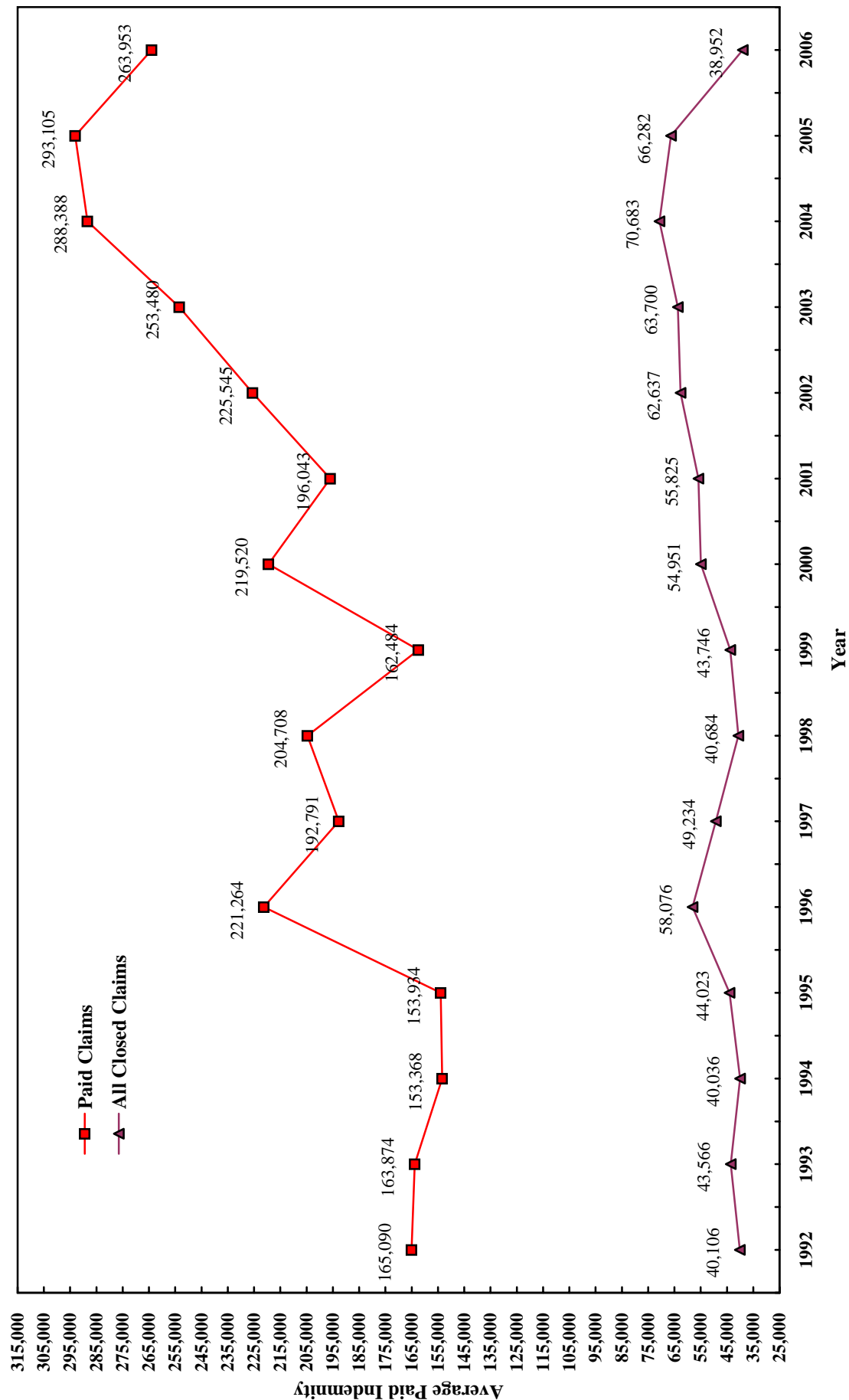


▲ Closed With Payment ◆ Closed Without Payment

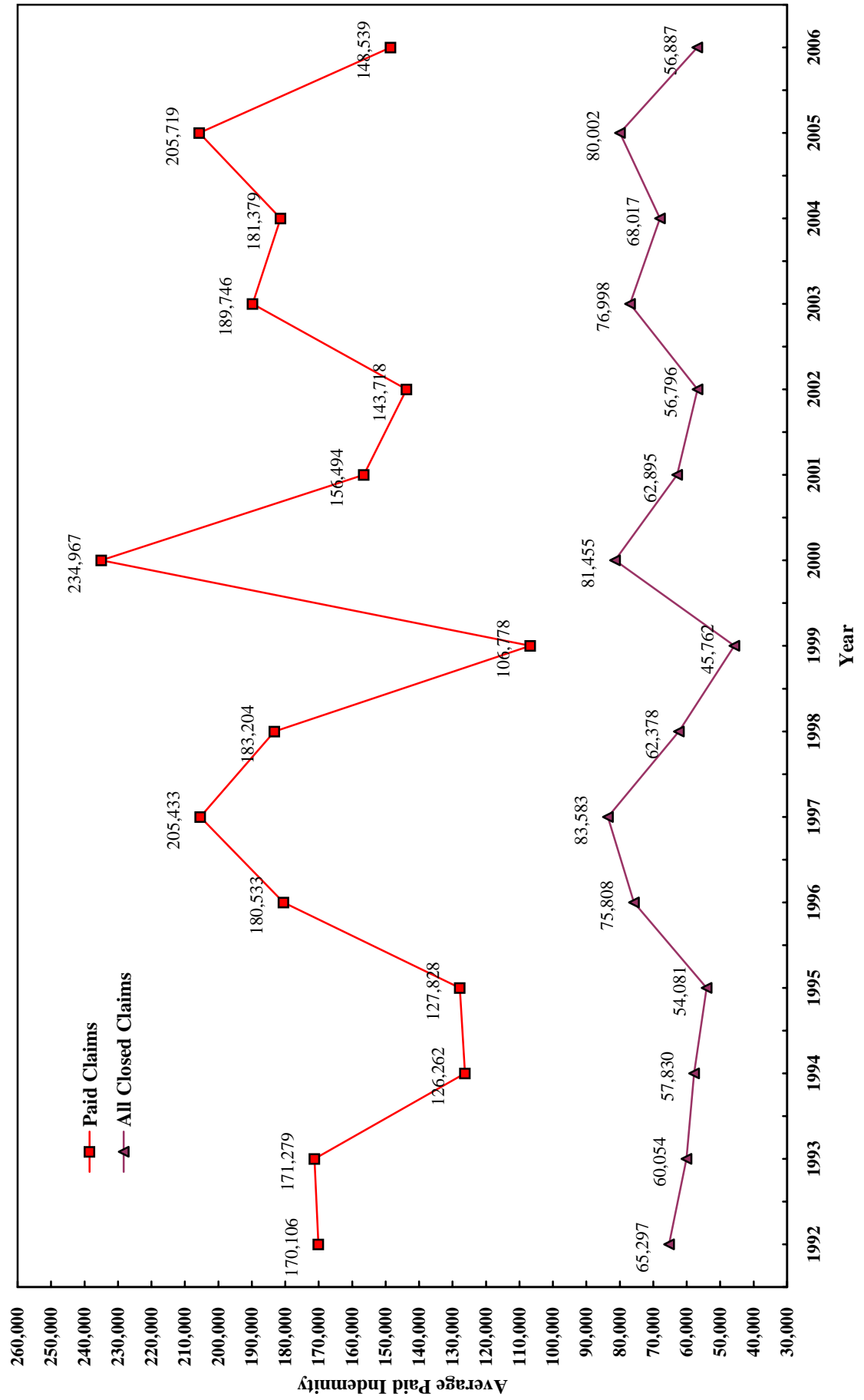
All Medical Care Providers Average Indemnity Paid



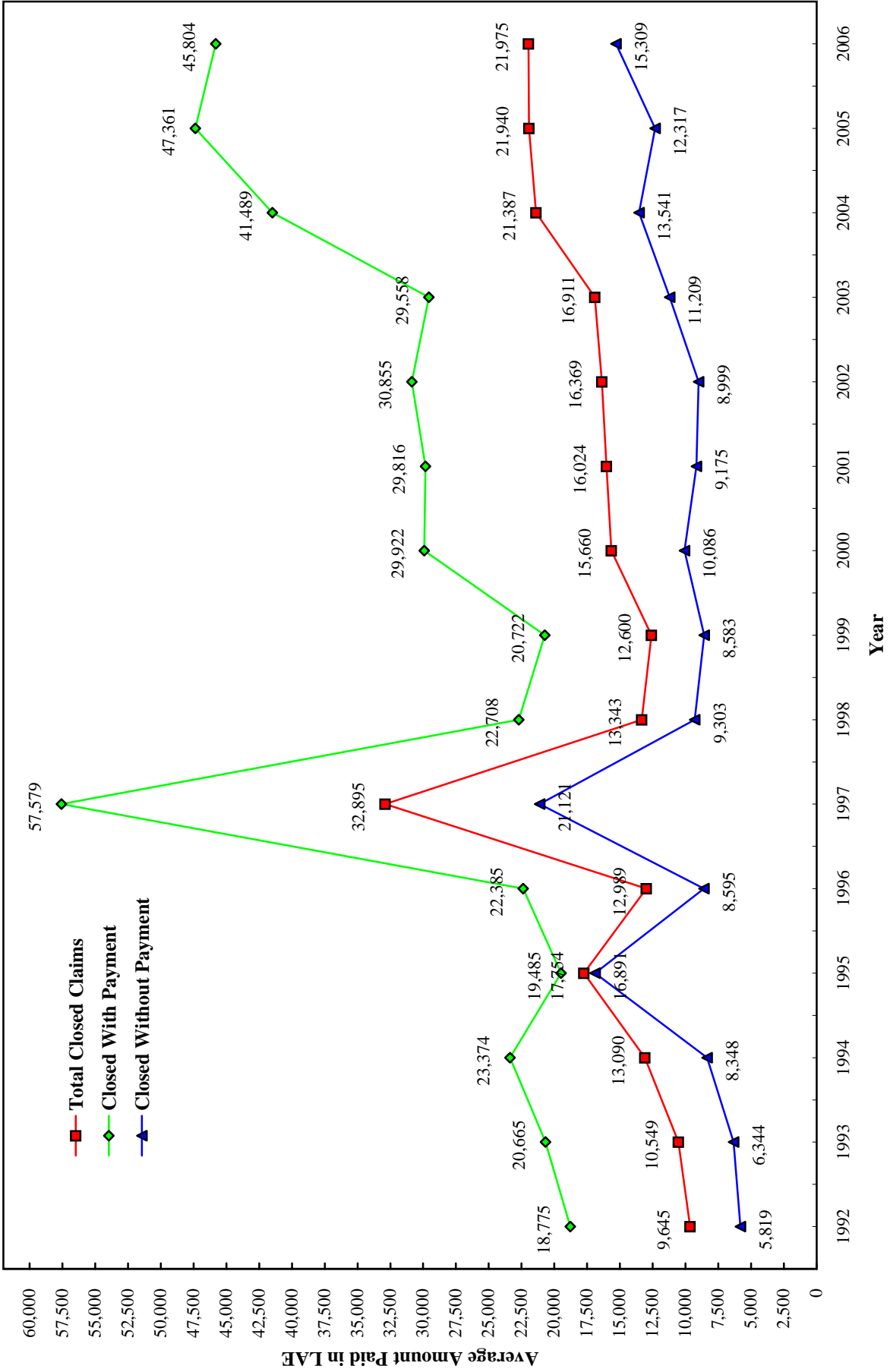
**Physicians & Surgeons
Average Indemnity Paid**

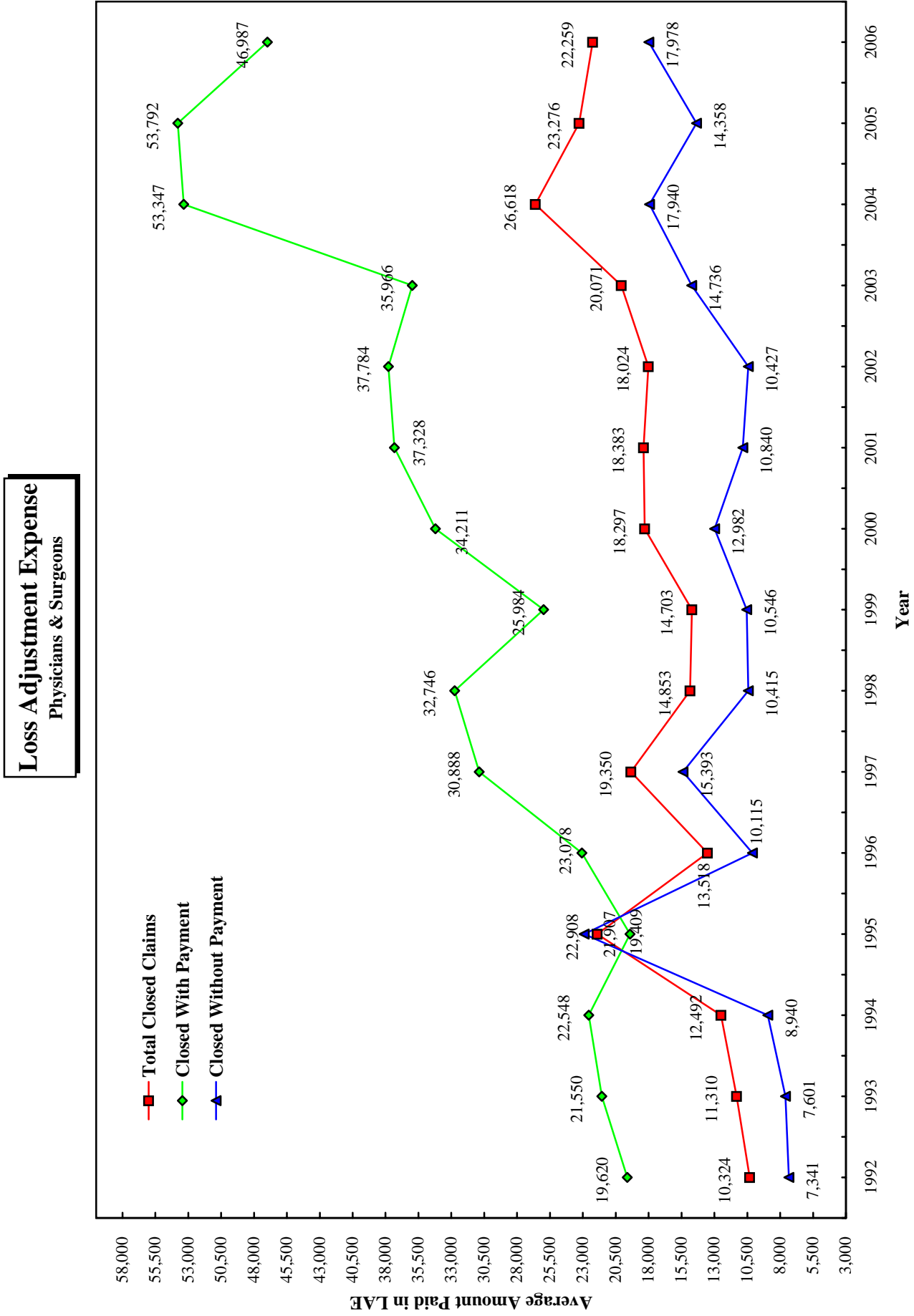


Hospitals Average Indemnity Paid

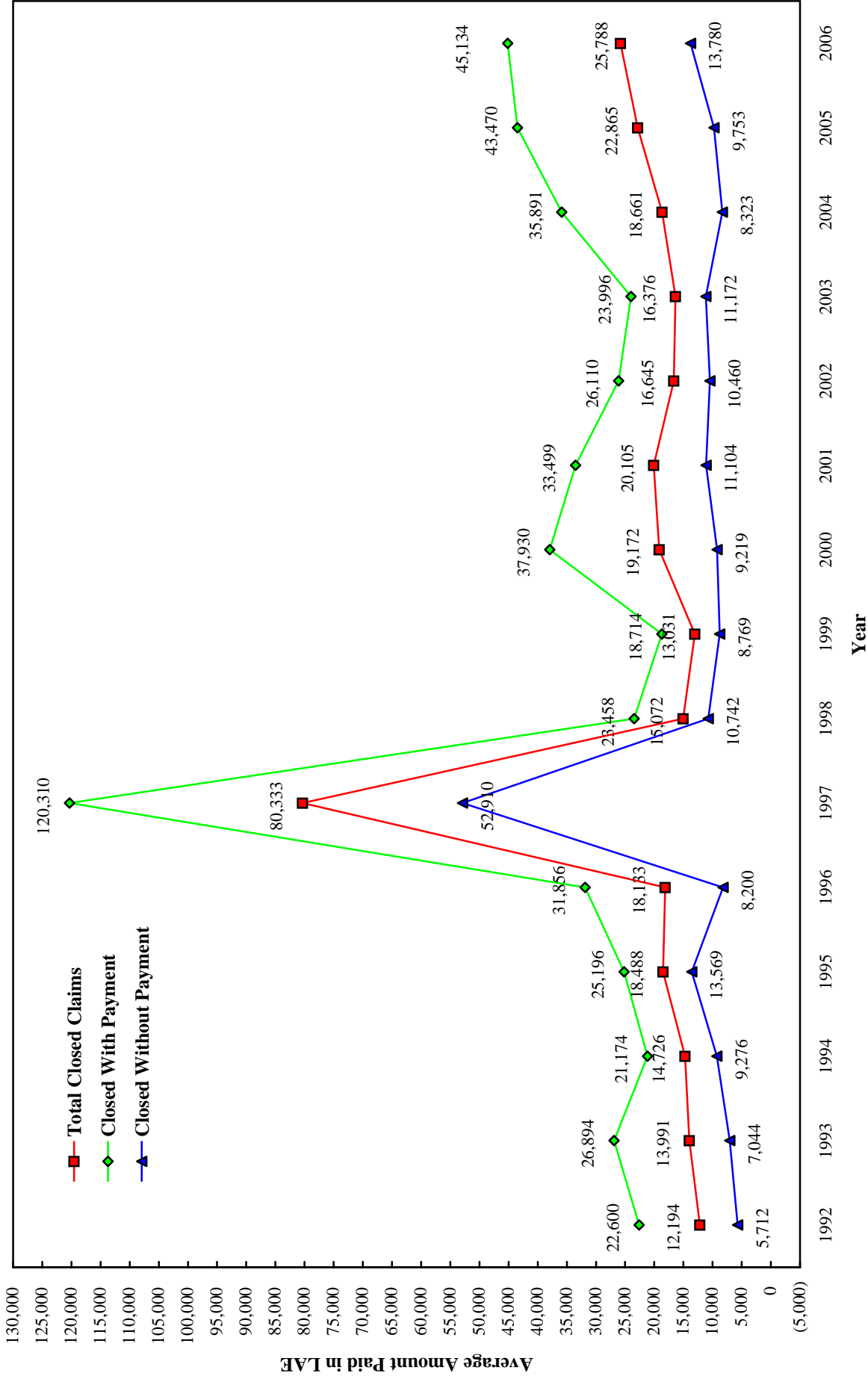


Loss Adjustment Expense
All Medical Care Providers





**Loss Adjustment Expense
Hospitals**



Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1992-2006

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	61	20	\$5,110,833	\$255,542
003	ANDREW	5	4	\$348,559	\$87,140
005	ATCHISON	3	1	\$15,000	\$15,000
007	AUDRAIN	41	6	\$1,709,000	\$284,833
009	BARRY	15	10	\$977,333	\$97,733
011	BARTON	20	5	\$335,000	\$67,000
013	BATES	12	1	\$5,000	\$5,000
015	BENTON	2	1	\$27,000	\$27,000
017	BOLLINGER	2	0	\$0	\$0
019	BOONE	692	169	\$26,293,469	\$155,583
021	BUCHANAN	465	149	\$31,289,448	\$209,996
023	BUTLER	156	44	\$5,470,588	\$124,332
025	CALDWELL	1	0	\$0	\$0
027	CALLAWAY	25	12	\$2,199,000	\$183,250
029	CAMDEN	94	23	\$2,579,145	\$112,137
031	CAPE GIRARDEAU	313	84	\$17,315,260	\$206,134
033	CARROLL	1	0	\$0	\$0
035	CARTER	6	2	\$45,000	\$22,500
037	CASS	48	25	\$5,959,481	\$238,379
039	CEDAR	9	4	\$201,000	\$50,250
041	CHARITON	1	0	\$0	\$0
043	CHRISTIAN	8	3	\$618,283	\$206,094
045	CLARK	3	1	\$50,000	\$50,000
047	CLAY	584	178	\$29,503,856	\$165,752
049	CLINTON	10	3	\$207,752	\$69,251
051	COLE	275	73	\$12,244,802	\$167,737
053	COOPER	17	11	\$616,750	\$56,068
055	CRAWFORD	15	10	\$2,038,233	\$203,823
057	DADE	3	2	\$520,000	\$260,000
059	DALLAS	5	3	\$1,505,000	\$501,667
061	DAVIESS	1	1	\$100,000	\$100,000
065	DENT	18	7	\$1,797,300	\$256,757
067	DOUGLAS	3	2	\$1,295,000	\$647,500
069	DUNKLIN	28	15	\$2,151,117	\$143,408
071	FRANKLIN	61	11	\$3,248,000	\$295,273
073	GASCONADE	7	2	\$92,500	\$46,250
075	GENTRY	7	4	\$943,750	\$235,938
077	GREENE	963	309	\$72,966,385	\$236,137
079	GRUNDY	8	6	\$877,500	\$146,250
083	HENRY	40	14	\$1,356,666	\$96,905
087	HOLT	1	0	\$0	\$0
089	HOWARD	6	2	\$59,460	\$29,730
091	HOWELL	86	41	\$7,901,363	\$192,716
093	IRON	5	2	\$384,466	\$192,233
095	JACKSON	3,910	1,314	\$279,088,199	\$212,396
097	JASPER	479	186	\$54,456,207	\$292,775
099	JEFFERSON	200	48	\$6,905,144	\$143,857
101	JOHNSON	91	37	\$8,384,499	\$226,608
103	KNOX	5	3	\$257,500	\$85,833

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1992-2006

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
105	LACLEDE	22	9	\$1,305,000	\$145,000
107	LAFAYETTE	6	0	\$0	\$0
109	LAWRENCE	15	11	\$701,542	\$63,777
113	LINCOLN	17	3	\$117,000	\$39,000
115	LINN	16	4	\$323,477	\$80,869
117	LIVINGSTON	9	3	\$603,640	\$201,213
119	MCDONALD	4	2	\$187,500	\$93,750
121	MACON	9	3	\$1,333,000	\$444,333
123	MADISON	80	27	\$5,416,385	\$200,607
125	MARIES	6	4	\$975,000	\$243,750
127	MARION	70	17	\$3,263,105	\$191,947
129	MERCER	2	0	\$0	\$0
131	MILLER	5	0	\$0	\$0
133	MISSISSIPPI	3	1	\$51,398	\$51,398
135	MONITEAU	3	0	\$0	\$0
139	MONTGOMERY	3	2	\$835,000	\$417,500
141	MORGAN	2	2	\$340,000	\$170,000
143	NEW MADRID	25	7	\$1,352,500	\$193,214
145	NEWTON	101	45	\$5,242,300	\$116,496
147	NODAWAY	17	7	\$538,750	\$76,964
149	OREGON	3	2	\$50,000	\$25,000
151	OSAGE	4	3	\$313,069	\$104,356
153	OZARK	1	0	\$0	\$0
155	PEMISCOT	8	1	\$300,000	\$300,000
157	PERRY	17	3	\$229,500	\$76,500
159	PETTIS	97	31	\$4,904,744	\$158,218
161	PHELPS	142	39	\$7,117,091	\$182,490
163	PIKE	16	4	\$1,008,500	\$252,125
165	PLATTE	64	25	\$4,005,798	\$160,232
167	POLK	46	21	\$1,628,987	\$77,571
169	PULASKI	32	10	\$2,933,750	\$293,375
171	PUTNAM	4	1	\$17,500	\$17,500
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	40	17	\$2,982,133	\$175,420
177	RAY	6	3	\$486,500	\$162,167
179	REYNOLDS	6	2	\$37,500	\$18,750
181	RIPLEY	18	3	\$265,000	\$88,333
183	ST. CHARLES	334	77	\$13,694,202	\$177,847
185	ST. CLAIR	4	2	\$260,000	\$130,000
186	STE. GENEVIEVE	9	4	\$787,500	\$196,875
187	ST. FRANCOIS	118	27	\$4,807,512	\$178,056
189	ST. LOUIS	2,980	692	\$125,724,127	\$181,682
195	SALINE	15	5	\$572,500	\$114,500
197	SCHUYLER	1	1	\$100,000	\$100,000
199	SCOTLAND	7	0	\$0	\$0
201	SCOTT	158	42	\$7,758,212	\$184,719
205	SHELBY	3	0	\$0	\$0
207	STODDARD	27	10	\$2,125,624	\$212,562
209	STONE	7	3	\$387,500	\$129,167

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period 1992-2006

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	95	30	\$3,994,775	\$133,159
215	TEXAS	19	5	\$585,000	\$117,000
217	VERNON	58	19	\$3,883,019	\$204,369
219	WARREN	5	3	\$400,000	\$133,333
221	WASHINGTON	11	2	\$145,000	\$72,500
223	WAYNE	11	6	\$785,000	\$130,833
225	WEBSTER	7	0	\$0	\$0
227	WORTH	1	1	\$675,000	\$675,000
229	WRIGHT	9	2	\$85,000	\$42,500
510	ST. LOUIS CITY	3,469	1,075	\$324,551,992	\$301,909
900	APPELLATE COURT	555	226	\$47,289,555	\$209,246
901	FEDERAL COURT	1,041	160	\$33,007,414	\$206,296
902	GUARANTY FUND	378	146	\$19,797,979	\$135,603
903	OUT OF STATE	257	91	\$30,415,618	\$334,238
999	NOT AVAILABLE	81	22	\$4,817,915	\$218,996

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2006

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	6	0	\$0	\$0
007	AUDRAIN	5	1	\$250,000	\$250,000
009	BARRY	1	1	\$15,000	\$15,000
015	BENTON	1	0	\$0	\$0
017	BOLLINGER	2	0	\$0	\$0
019	BOONE	64	18	\$2,981,000	\$165,611
021	BUCHANAN	56	11	\$1,943,781	\$176,707
023	BUTLER	26	3	\$260,000	\$86,667
025	CALDWELL	1	0	\$0	\$0
029	CAMDEN	12	1	\$350,000	\$350,000
031	CAPE GIRARDEAU	31	8	\$2,090,000	\$261,250
035	CARTER	3	0	\$0	\$0
037	CASS	8	1	\$437,500	\$437,500
039	CEDAR	2	1	\$125,000	\$125,000
043	CHRISTIAN	2	0	\$0	\$0
045	CLARK	1	0	\$0	\$0
047	CLAY	52	12	\$2,799,600	\$233,300
051	COLE	32	5	\$1,866,417	\$373,283
053	COOPER	5	5	\$270,000	\$54,000
065	DENT	2	1	\$2,300	\$2,300
069	DUNKLIN	1	1	\$35,000	\$35,000
071	FRANKLIN	8	1	\$200,000	\$200,000
077	GREENE	93	25	\$7,515,211	\$300,608
083	HENRY	1	0	\$0	\$0
089	HOWARD	1	0	\$0	\$0
091	HOWELL	2	0	\$0	\$0
093	IRON	1	0	\$0	\$0
095	JACKSON	440	115	\$32,318,462	\$281,030
097	JASPER	50	19	\$2,768,297	\$145,700
099	JEFFERSON	28	2	\$60,000	\$30,000
101	JOHNSON	3	1	\$100,000	\$100,000
105	LACLEDE	1	1	\$80,000	\$80,000
107	LAFAYETTE	1	0	\$0	\$0
113	LINCOLN	2	1	\$67,500	\$67,500
115	LINN	1	0	\$0	\$0
121	MACON	1	0	\$0	\$0
123	MADISON	1	0	\$0	\$0
125	MARIES	1	1	\$125,000	\$125,000
127	MARION	15	5	\$1,460,000	\$292,000
131	MILLER	3	0	\$0	\$0
139	MONTGOMERY	3	2	\$835,000	\$417,500
143	NEW MADRID	7	0	\$0	\$0
145	NEWTON	8	2	\$275,000	\$137,500
151	OSAGE	1	1	\$5,569	\$5,569
155	PEMISCOT	1	0	\$0	\$0
157	PERRY	3	0	\$0	\$0
159	PETTIS	2	1	\$200,000	\$200,000
161	PHELPS	8	4	\$506,498	\$126,625
165	PLATTE	6	2	\$325,000	\$162,500
167	POLK	6	5	\$350,000	\$70,000

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2006

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
169	PULASKI	3	0	\$0	\$0
175	RANDOLPH	3	1	\$350,000	\$350,000
181	RIPLEY	1	0	\$0	\$0
183	ST. CHARLES	39	5	\$866,770	\$173,354
185	ST. CLAIR	1	0	\$0	\$0
186	STE. GENEVIEVE	3	1	\$400,000	\$400,000
187	ST. FRANCOIS	16	3	\$737,500	\$245,833
189	ST. LOUIS	325	53	\$12,621,420	\$238,140
195	SALINE	6	1	\$140,000	\$140,000
199	SCOTLAND	1	0	\$0	\$0
201	SCOTT	17	6	\$1,415,000	\$235,833
209	STONE	2	1	\$275,000	\$275,000
213	TANEY	18	6	\$1,452,071	\$242,012
215	TEXAS	1	0	\$0	\$0
217	VERNON	6	0	\$0	\$0
510	ST. LOUIS CITY	335	72	\$23,821,539	\$330,855
900	APPELLATE COURT	1	0	\$0	\$0
901	FEDERAL COURT	168	1	\$205,000	\$205,000
902	GUARANTY FUND	2	1	\$3,103	\$3,103
903	OUT OF STATE	19	4	\$272,500	\$68,125
999	NOT AVAILABLE	2	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	6	3	\$1,335,000	\$445,000
007	AUDRAIN	2	0	\$0	\$0
013	BATES	1	0	\$0	\$0
019	BOONE	65	9	\$1,555,846	\$172,872
021	BUCHANAN	58	10	\$2,810,000	\$281,000
023	BUTLER	16	6	\$839,500	\$139,917
027	CALLAWAY	3	1	\$5,000	\$5,000
029	CAMDEN	13	4	\$595,929	\$148,982
031	CAPE GIRARDEAU	29	4	\$571,500	\$142,875
037	CASS	3	2	\$180,000	\$90,000
041	CHARITON	1	0	\$0	\$0
047	CLAY	33	7	\$2,315,000	\$330,714
049	CLINTON	1	0	\$0	\$0
051	COLE	17	5	\$785,000	\$157,000
055	CRAWFORD	4	3	\$240,733	\$80,244
057	DADE	1	1	\$20,000	\$20,000
069	DUNKLIN	1	0	\$0	\$0
071	FRANKLIN	4	2	\$190,000	\$95,000
077	GREENE	63	19	\$6,149,000	\$323,632
083	HENRY	2	0	\$0	\$0
091	HOWELL	8	2	\$202,500	\$101,250
095	JACKSON	277	98	\$25,260,119	\$257,756
097	JASPER	85	32	\$12,633,381	\$394,793
099	JEFFERSON	21	5	\$385,500	\$77,100
101	JOHNSON	4	4	\$397,500	\$99,375
109	LAWRENCE	1	1	\$75,000	\$75,000
115	LINN	1	0	\$0	\$0
117	LIVINGSTON	1	1	\$150,000	\$150,000
119	MCDONALD	3	1	\$37,500	\$37,500
123	MADISON	4	2	\$520,000	\$260,000
127	MARION	12	3	\$53,250	\$17,750
133	MISSISSIPPI	2	1	\$51,398	\$51,398
135	MONITEAU	1	0	\$0	\$0
141	MORGAN	2	2	\$340,000	\$170,000
143	NEW MADRID	1	0	\$0	\$0
145	NEWTON	8	3	\$450,000	\$150,000
147	NODAWAY	1	1	\$28,750	\$28,750
153	OZARK	1	0	\$0	\$0
155	PEMISCOT	4	1	\$300,000	\$300,000
157	PERRY	1	0	\$0	\$0
159	PETTIS	4	2	\$265,000	\$132,500
161	PHELPS	5	2	\$200,000	\$100,000
165	PLATTE	7	3	\$1,219,710	\$406,570
167	POLK	1	0	\$0	\$0
169	PULASKI	1	0	\$0	\$0
171	PUTNAM	1	0	\$0	\$0
175	RANDOLPH	6	4	\$394,500	\$98,625
183	ST. CHARLES	31	6	\$672,756	\$112,126
187	ST. FRANCOIS	11	2	\$475,000	\$237,500

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2005

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
189	ST. LOUIS	244	60	\$18,118,636	\$301,977
195	SALINE	2	1	\$350,000	\$350,000
199	SCOTLAND	1	0	\$0	\$0
201	SCOTT	17	5	\$574,000	\$114,800
213	TANEY	3	0	\$0	\$0
217	VERNON	5	2	\$40,000	\$20,000
225	WEBSTER	1	0	\$0	\$0
510	ST. LOUIS CITY	227	70	\$34,065,858	\$486,655
901	FEDERAL COURT	133	12	\$2,083,587	\$173,632
903	OUT OF STATE	20	5	\$1,290,000	\$258,000
999	NOT AVAILABLE	2	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	1	\$525,000	\$525,000
007	AUDRAIN	5	2	\$550,000	\$275,000
009	BARRY	2	2	\$333,333	\$166,667
011	BARTON	1	0	\$0	\$0
013	BATES	6	0	\$0	\$0
019	BOONE	62	21	\$7,294,500	\$347,357
021	BUCHANAN	32	11	\$4,576,000	\$416,000
023	BUTLER	23	8	\$1,843,088	\$230,386
027	CALLAWAY	3	2	\$1,300,000	\$650,000
029	CAMDEN	9	4	\$830,000	\$207,500
031	CAPE GIRARDEAU	30	8	\$1,717,500	\$214,688
039	CEDAR	1	1	\$28,500	\$28,500
047	CLAY	32	7	\$1,140,000	\$162,857
051	COLE	25	8	\$1,557,500	\$194,688
053	COOPER	1	1	\$28,000	\$28,000
055	CRAWFORD	2	1	\$135,000	\$135,000
059	DALLAS	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
069	DUNKLIN	2	2	\$210,000	\$105,000
071	FRANKLIN	2	0	\$0	\$0
077	GREENE	42	14	\$5,700,000	\$407,143
083	HENRY	1	0	\$0	\$0
091	HOWELL	7	3	\$465,000	\$155,000
093	IRON	1	0	\$0	\$0
095	JACKSON	317	113	\$27,597,129	\$244,222
097	JASPER	63	28	\$11,344,585	\$405,164
099	JEFFERSON	19	5	\$892,500	\$178,500
101	JOHNSON	9	5	\$1,850,000	\$370,000
105	LACLEDE	4	0	\$0	\$0
107	LAFAYETTE	1	0	\$0	\$0
109	LAWRENCE	2	1	\$75,000	\$75,000
113	LINCOLN	1	0	\$0	\$0
115	LINN	2	1	\$42,277	\$42,277
121	MACON	2	0	\$0	\$0
123	MADISON	1	0	\$0	\$0
127	MARION	1	0	\$0	\$0
129	MERCER	2	0	\$0	\$0
133	MISSISSIPPI	1	0	\$0	\$0
135	MONITEAU	2	0	\$0	\$0
143	NEW MADRID	2	0	\$0	\$0
145	NEWTON	5	1	\$34,500	\$34,500
155	PEMISCOT	3	0	\$0	\$0
157	PERRY	2	0	\$0	\$0
159	PETTIS	3	0	\$0	\$0
161	PHELPS	14	9	\$1,525,002	\$169,445
163	PIKE	1	0	\$0	\$0
165	PLATTE	4	1	\$37,500	\$37,500
167	POLK	15	4	\$505,496	\$126,374
171	PUTNAM	2	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction
All Providers (Physicians, Hospitals, Dentists, etc)
All Claims Closed During Period -2004

County FIPS Code	COUNTY	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
175	RANDOLPH	4	2	\$405,138	\$202,569
177	RAY	1	1	\$295,000	\$295,000
183	ST. CHARLES	22	3	\$259,500	\$86,500
185	ST. CLAIR	3	2	\$260,000	\$130,000
186	STE. GENEVIEVE	2	1	\$200,000	\$200,000
187	ST. FRANCOIS	14	4	\$924,536	\$231,134
189	ST. LOUIS	263	48	\$10,924,558	\$227,595
195	SALINE	1	1	\$25,000	\$25,000
201	SCOTT	17	2	\$346,140	\$173,070
207	STODDARD	3	1	\$150,000	\$150,000
213	TANEY	9	1	\$2,400	\$2,400
215	TEXAS	2	0	\$0	\$0
217	VERNON	6	5	\$2,048,519	\$409,704
219	WARREN	1	1	\$150,000	\$150,000
223	WAYNE	1	0	\$0	\$0
510	ST. LOUIS CITY	217	69	\$25,646,694	\$371,691
901	FEDERAL COURT	135	19	\$3,609,565	\$189,977
902	GUARANTY FUND	5	1	\$5,500	\$5,500
903	OUT OF STATE	23	9	\$8,756,500	\$972,944
999	NOT AVAILABLE	4	1	\$325,000	\$325,000

**ALL MEDICAL CARE PROVIDERS
2006 ALLEGATION CATEGORIES**

FAILURE TO TAKE APPROPRIATE ACTION

100	Failure to Use Aseptic Technique	9	6	6	4	3	9	325,000
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)								
101		356	7	289	7	67	7	261,561
102	Failure to Delay Case when Indicated	5	6	4	6	1	7	888,321
103	Failure to Identify Fetal Distress	10	8	8	8	2	9	275,000
104	Failure to Treat Fetal Distress	5	8	4	8	1	9	100,000
105	Failure to Medicate	4	7	3	6	1	9	250,000
106	Failure to Monitor	121	6	85	6	36	6	166,684
107	Failure to Order Appropriate Medication	13	6	12	6	1	7	100,000
108	Failure to Order Appropriate Test	11	7	8	7	3	8	700,000
109	Failure to Perform Preoperative Evaluation	2	9	0	0	2	9	275,000
110	Failure to Perform Procedure	27	5	24	4	3	7	155,000
112	Failure to Recognize a Complication	49	6	41	5	8	7	355,500
113	Failure to Treat	195	5	172	4	23	6	266,615
Subtotal		807	6	656	6	151	7	254,833

DELAY IN PERFORMANCE

200 Delay in Diagnosis	80	7	62	6	18	7	199,460
201 Delay in Performance	17	7	13	8	4	6	481,250
202 Delay in Treatment	55	7	44	7	11	5	264,256
203 Delay in Treatment of Identified Fetal Distress	17	6	11	5	6	8	329,167
Subtotal	169	7	130	7	39	7	266,592

ERROR/IMPROPER PERFORMANCE

300 Administration of Blood or Fluid Problems	5	5	5	5	0	0	0
301 Agent Use or Selection Error	3	7	1	4	2	9	600,000
302 Complimentary or Alternative Medication Problem	7	4	7	4	0	0	0
303 Equipment Utilization Problem	11	4	8	4	3	3	13,333
304 Improper Choice of Delivery Method	4	5	2	4	2	6	260,000
305 Improper Management	128	6	100	6	28	6	273,857
306 Improper Performance	511	5	392	5	119	5	192,156
307 Improperly Performed C-Section	7	4	3	4	4	4	89,950
308 Improperly Performed Vaginal Delivery	11	6	9	5	2	6	575,000
310 Improperly Performed Test	4	4	3	3	1	7	900,000

**ALL MEDICAL CARE PROVIDERS
2006 ALLEGATION CATEGORIES**

	Average Injury				Injury Severity				Average Injury					
	Number of Closed Claims		Severity Closed Claims		Number of Closed Without Payment		Severity Closed Without Payment		Number of Paid Claims		Severity of Paid Claims		Average Indemnity of Paid Claims	
311	Improper Technique	53	4	4	39	4	14	4	184,468					
312	Intubation Problem	19	5	5	15	5	4	5	267,697					
313	Lab Error	1	3	3	0	0	1	3	25,000					
314	Pathology Error	1	9	9	1	9	0	0	0					
315	Medication Administered via Wrong Route	1	6	6	1	6	0	0	0					
317	Problems With Patient Monitoring in Recovery	3	3	3	1	3	2	3	32,500					
318	Patient Monitoring Problem	24	5	5	21	5	3	9	68,333					
319	Patient Position Problem	7	5	5	3	4	4	6	45,625					
321	Radiology or Imaging Error	9	7	7	8	8	1	5	70,000					
322	Surgical or Other Foreign Body Retained	66	5	5	52	5	14	4	58,921					
Wrong Diagnosis or Misdiagnosis (e.g.Original Diagnosis is Incorrect)														
323	Wrong Dosage Administered	44	6	6	31	6	13	7	200,883					
324	Wrong Dosage Dispensed	8	6	6	5	6	3	5	151,667					
325	Wrong Dosage Ordered of Correct Medication	3	5	5	1	9	2	3	3,962					
326	Wrong Medication Administered	6	7	7	4	7	2	9	762,500					
327	Wrong Medication Dispensed	22	4	4	16	4	6	4	28,041					
328	Wrong Medication Ordered	17	4	4	8	3	9	4	45,111					
329	Wrong Body Part	24	3	3	21	3	3	3	7,202					
330	Wrong Equipment	20	5	5	16	5	4	4	264,688					
332	Wrong Procedure or Treatment	5	3	3	3	3	2	3	75,000					
334	Subtotal	33	7	7	27	7	6	6	197,417					
		1057	5	5	803	5	254	6	186,294					
NECESSARY/CONTRAINDICATED PROCEDURE														
401	Surgical or Procedural Clearance Contraindicated	3	7	7	3	7	0	0	0					
402	Unnecessary Procedure	15	4	4	9	3	6	5	89,917					
404	Unnecessary Treatment	10	5	5	10	5	0	0	0					
		28	4	4	22	4	6	5	89,917					
		Subtotal												
COMMUNICATION/SUPERVISION														
500	Communication Problem Between Practitioners	8	8	8	7	8	1	9	225,000					
501	Failure to Instruct or Communicate With Patient or Family	21	5	5	17	5	4	6	110,000					
502	Failure to Report on Patient Condition	1	3	3	0	0	1	3	375,000					
503	Failure to Respond to Patient	3	5	5	0	0	3	5	95,333					
504	Failure to Supervise	8	3	3	7	3	1	3	15,000					

**ALL MEDICAL CARE PROVIDERS
2006 ALLEGATION CATEGORIES**

	Average Injury		Number of Closed Without Payment		Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims	Closed Without Payment		Severity Closed Without Payment		Paid Claims		Severity of Paid Claims		Indemnity of Paid Claims	
505 Improper Supervision	3	5			2	6	1	4			25,000	
Subtotal	44	6			33	6	11	5			124,183	
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>												
600 Failure/Delay in Admission to Hospital	4	7			3	6	1	9			437,500	
601 Failure/Delay in Referral or Consultation	32	9			31	9	1	7			75,000	
602 Premature Discharge from Institution	7	8			5	8	2	7			381,537	
Subtotal	43	8			39	9	4	7			318,894	
<u>BEHAVIOR/LEGAL</u>												
700 Abandonment	2	3			1	4	1	1			15,000	
701 Assault and Battery	2	3			2	3	0	0			0	
703 Breach of Patient Confidentiality	9	2			6	2	3	2			9,667	
704 Equipment Malfunction	4	4			1	1	3	4			318,333	
705 Breach of Regulation	3	4			2	2	1	9			35,000	
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	33	6			16	7	17	5			251,990	
707 Failure to Obtain Consent of Lack of Informed Consent	7	4			7	4	0	0			0	
Failure to Protect Third Party (e.g., Failure to Warn or Protect from Violence	2	2			1	3	1	1			5,000	
708 Protect from Violence	3	2			3	2	0	0			0	
710 False Imprisonment	8	2			5	2	3	1			68,167	
711 Improper Conduct	1	5			1	5	0	0			0	
713 Negligent Credentialing	9	5			9	5	0	0			0	
715 Product Liability	20	5			19	5	1	9			625,000	
719 Vicarious Liability	103	5			73	4	30	4			205,077	
Subtotal												
<u>OTHER</u>												
899 Cannot be determined from Available Records	18	6			18	6	0	0			0	
999 Allegation not otherwise classified	23	4			17	4	6	4			168,773	
Subtotal	41	5			35	5	6	4			168,773	
TOTAL FOR ALL HEALTH CARE PROVIDERS	2,292	6			1,791	5	501	6			212,658	

**PHYSICIANS AND SURGEONS
2006 ALLEGATION CATEGORIES**

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Claims	Number of Closed Without Payment	Payment	Severity of Closed Without Payment	Payment	Number of Paid Claims	Paid Claims	Severity of Paid Claims	Paid Claims	Average Indemnity of Paid Claims	Paid Claims
<u>FAILURE TO TAKE APPROPRIATE ACTION</u>												
100 Failure to Use Aseptic Technique	5	7	3	5			2	9		381,250		
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)	213	7	175	7			38	7		286,819		
102 Failure to Delay Case when Indicated	3	5	3	5			0	0		0		
103 Failure to Identify Fetal Distress	5	8	5	8			0	0		0		
104 Failure to Treat Fetal Distress	3	8	2	7			1	9		100,000		
105 Failure to Medicate	1	9	1	9			0	0		0		
106 Failure to Monitor	41	7	39	6			2	9		498,233		
107 Failure to Order Appropriate Medication	5	6	5	6			0	0		0		
108 Failure to Order Appropriate Test	7	7	5	7			2	8		250,000		
109 Failure to Perform Preoperative Evaluation	2	9	0	0			2	9		275,000		
110 Failure to Perform Procedure	14	4	13	4			1	4		50,000		
112 Failure to Recognize a Complication	26	6	23	5			3	7		516,667		
113 Failure to Treat	100	4	91	4			9	6		252,184		
Subtotal	425	6	365	6			60	7		294,629		
<u>DELAY IN PERFORMANCE</u>												
200 Delay in Diagnosis	41	6	35	6			6	7		205,833		
201 Delay in Performance	6	8	5	8			1	7		1,000,000		
202 Delay in Treatment	22	8	20	8			2	7		38,750		
203 Delay in Treatment of Identified Fetal Distress	6	6	4	4			2	9		587,500		
Subtotal	75	7	64	7			11	8		317,045		
<u>ERROR/IMPROPER PERFORMANCE</u>												
301 Agent Use or Selection Error	2	9	0	0			2	9		600,000		
302 Complimentary or Alternative Medication Problem	6	4	6	4			0	0		0		
303 Equipment Utilization Problem	4	3	4	3			0	0		0		
304 Improper Choice of Delivery Method	3	4	2	4			1	6		500,000		
305 Improper Management	70	6	55	6			15	7		172,800		
306 Improper Performance	242	5	201	5			41	5		240,134		
307 Improperly Performed C-Section	1	4	0	0			1	4		150,000		
308 Improperly Performed Vaginal Delivery	5	6	3	5			2	6		575,000		
310 Improperly Performed Test	2	5	1	3			1	7		900,000		
311 Improper Technique	17	4	15	4			2	6		412,500		
312 Intubation Problem	9	5	8	5			1	6		502,740		
318 Patient Monitoring Problem	14	4	14	4			0	0		0		

**PHYSICIANS AND SURGEONS
2006 ALLEGATION CATEGORIES**

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims					Number of Paid Claims			
321 Radiology or Imaging Error	5	8	4	9			1	5	70,000	
322 Surgical or Other Foreign Body Retained	33	5	29	5			4	4	53,750	
Wrong Diagnosis or Misdiagnosis (e.g. Original Diagnosis is Incorrect)	15	6	12	6			3	6	294,167	
324 Wrong Dosage Administered	3	5	3	5			0	0	0	
325 Wrong Dosage Dispensed	1	9	1	9			0	0	0	
326 Wrong Dosage Ordered of Correct Medication	2	7	2	7			0	0	0	
327 Wrong Medication Administered	9	4	7	5			2	4	16,000	
328 Wrong Medication Dispensed	3	4	3	4			0	0	0	
329 Wrong Medication Ordered	14	4	14	4			0	0	0	
330 Wrong Body Part	11	5	10	6			1	3	37,500	
332 Wrong Equipment	2	3	2	3			0	0	0	
334 Wrong Procedure or Treatment	14	8	14	8			0	0	0	
Subtotal	487	5	410	5			77	5	245,484	
<u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u>										
401 Surgical or Procedural Clearance Contraindicated	1	9	1	9			0	0	0	
402 Unnecessary Procedure	7	4	4	3			3	5	100,000	
404 Unnecessary Treatment	6	5	6	5			0	0	0	
Subtotal	14	5	11	4			3	5	100,000	
<u>COMMUNICATION/SUPERVISION</u>										
500 Communication Problem Between Practitioners	6	8	5	8			1	9	225,000	
501 Failure to Instruct or Communicate With Patient or Family	14	5	12	5			2	6	200,000	
504 Failure to Supervise	7	3	6	3			1	3	15,000	
504 Failure to Supervise	3	4	2	6			0	0	0	
Subtotal	27	5	23	5			4	6	160,000	
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>										
600 Failure/Delay in Admission to Hospital	2	7	2	7			0	0	0	
601 Failure/Delay in Referral or Consultation	7	8	6	9			1	7	75,000	
602 Premature Discharge from Institution	3	9	3	9			0	0	0	
Subtotal	12	8	11	8			1	7	75,000	
<u>BEHAVIOR/LEGAL</u>										
703 Breach of Patient Confidentiality	4	1	3	1			1	1	4,000	
704 Equipment Malfunction	1	5	0	0			1	5	600,000	

**PHYSICIANS AND SURGEONS
2006 ALLEGATION CATEGORIES**

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Severity Closed Claims	Number of Closed Without Payment	Severity Closed Without Payment	Number of Closed Without Payment	Severity Closed Without Payment	Number of Paid Claims	Severity of Paid Claims	Number of Paid Claims	Severity of Paid Claims	Average Indemnity of Paid Claims	
Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	9	8	8	9			1	3			110,000	
706 Failure to Obtain Consent of Lack of Informed Consent	4	4	4	4			0	0			0	
707 False Imprisonment	1	1	1	1			0	0			0	
710 Improper Conduct	2	3	2	3			0	0			0	
711 Product Liability	6	5	6	5			0	0			0	
715 Vicarious Liability	1	5	1	5			0	0			0	
719 Subtotal	28	5	25	5			3	3			238,000	
<u>OTHER</u>												
899 Cannot be determined from Available Records	11	6	11	6			0	0			0	
999 Allegation not otherwise classified	12	4	10	4			2	6			350,000	
Subtotal	23	5	21	5			2	6			350,000	
TOTAL PHYSICIANS AND SURGEONS	1,091	6	930	6			161	6			263,953	

HOSPITALS
2006 ALLEGATION CATEGORIES

	Average Injury Severity		Number of Closed Without Payment		Average Injury Severity of Closed Without Payment		Number of Paid Claims		Average Injury Severity of Paid Claims		Average Indemnity of Paid Claims	
	Number of Closed Claims	Claims	Number of Closed Without Payment	Payment	Severity of Closed Without Payment	Payment	Paid Claims		Severity of Paid Claims		Paid Claims	
<u>FAILURE TO TAKE APPROPRIATE ACTION</u>												
100 Failure to Use Aseptic Technique	2	4	2	4			0	0	0	0	0	0
Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)	31	6	24	6			7	7	7	7	171,857	
103 Failure to Identify Fetal Distress	4	7	2	5			2	9	9	9	275,000	
105 Failure to Medicate	1	5	1	5			0	0	0	0	0	0
106 Failure to Monitor	38	5	18	5			20	5	5	5	100,657	
107 Failure to Order Appropriate Medication	4	7	3	6			1	7	7	7	100,000	
108 Failure to Order Appropriate Test	1	8	0	0			1	8	8	8	1,600,000	
110 Failure to Perform Procedure	5	5	4	4			1	9	9	9	15,000	
112 Failure to Recognize a Complication	6	7	5	7			1	7	7	7	385,000	
113 Failure to Treat	25	6	22	6			3	7	7	7	11,667	
Subtotal	117	6	81	6			36	6	6	6	163,920	
<u>DELAY IN PERFORMANCE</u>												
200 Delay in Diagnosis	14	7	8	7			6	7	7	7	132,433	
201 Delay in Performance	8	7	5	7			3	6	6	6	308,333	
202 Delay in Treatment	20	5	13	5			7	5	5	5	152,857	
203 Delay in Treatment of Identified Fetal Distress	7	8	3	7			4	8	8	8	200,000	
Subtotal	49	6	29	6			20	6	6	6	179,480	
<u>ERROR/IMPROPER PERFORMANCE</u>												
300 Administration of Blood or Fluid Problems	3	4	3	4			0	0	0	0	0	0
301 Agent Use or Selection Error	1	4	1	4			0	0	0	0	0	0
303 Equipment Utilization Problem	5	4	2	5			3	3	3	3	13,333	
305 Improper Management	21	5	14	4			7	7	7	7	550,000	
306 Improper Performance	79	5	49	5			30	5	5	5	121,808	
307 Improperly Performed C-Section	1	5	0	0			1	5	5	5	200,000	
308 Improperly Performed Vaginal Delivery	2	7	2	7			0	0	0	0	0	0
310 Improperly Performed Test	2	4	2	4			0	0	0	0	0	0
311 Improper Technique	13	5	6	5			7	4	4	4	184,142	
312 Intubation Problem	2	3	1	3			1	3	3	3	3,048	
313 Lab Error	1	3	0	0			1	3	3	3	25,000	
315 Medication Administered via Wrong Route	1	6	1	6			0	0	0	0	0	0
317 Problems With Patient Monitoring in Recovery	2	3	1	3			1	3	3	3	15,000	
318 Patient Monitoring Problem	7	7	5	6			2	9	9	9	82,500	
319 Patient Position Problem	6	5	3	4			3	6	6	6	44,167	

HOSPITALS

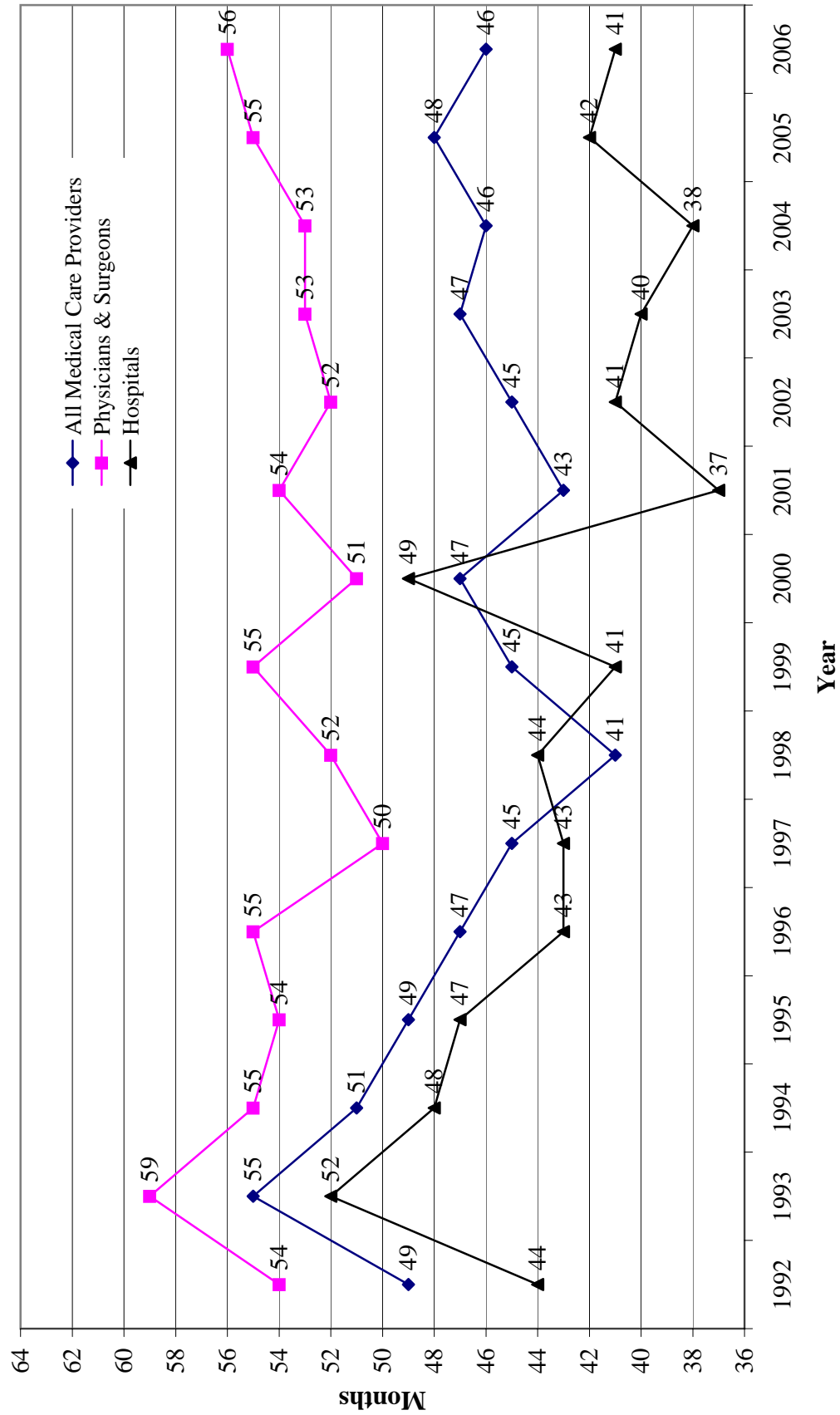
2006 ALLEGATION CATEGORIES

	Number of Closed Claims	Average Injury Severity Closed Claims	Average Injury Severity of		Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
			Closed Without Payment	Without Payment			
322 Surgical or Other Foreign Body Retained	12	4	5	4	7	3	33,021
Wrong Diagnosis or Misdiagnosis (e.g. Original Diagnosis 323 is Incorrect)	15	7	9	6	6	7	140,833
324 Wrong Dosage Administered	3	5	0	0	3	5	151,667
327 Wrong Medication Administered	6	5	4	5	2	4	43,123
328 Wrong Medication Dispensed	3	6	1	5	2	7	15,000
329 Wrong Medication Ordered	5	3	4	4	1	3	5,807
330 Wrong Body Part	1	3	1	3	0	0	0
332 Wrong Equipment	1	3	0	0	1	3	25,000
334 Wrong Procedure or Treatment	12	5	7	5	5	5	136,900
Subtotal	204	5	121	5	83	5	141,404
<u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u>							
401 Surgical or Procedural Clearance Contraindica	1	6	1	6	0	0	0
402 Unnecessary Procedure	5	4	3	4	2	3	7,250
404 Unnecessary Treatment	2	4	2	4	0	0	0
Subtotal	8	4	6	4	2	3	7,250
<u>COMMUNICATION/SUPERVISION</u>							
500 Communication Problem Between Practitioners	1	9	1	9	0	0	0
501 Failure to Instruct or Communicate With Patie	2	5	1	5	1	4	30,000
502 Failure to Report on Patient Condition	1	3	0	0	1	3	375,000
503 Failure to Respond to Patient	2	4	0	0	2	4	5,500
505 Improper Supervision	2	4	1	3	1	4	25,000
Subtotal	8	4	3	6	5	4	88,200
<u>CONTINUITY OF CARE/CARE MANAGEMENT</u>							
601 Failure/Delay in Referral or Consultation	1	9	1	9	0	0	0
602 Premature Discharge from Institution	3	6	2	8	1	4	13,074
Subtotal	4	7	3	8	1	4	13,074
<u>BEHAVIOR/LEGAL</u>							
700 Abandonment	1	1	0	0	1	1	15,000
701 Assault and Battery	2	3	2	3	0	0	0
703 Breach of Patient Confidentiality	2	3	0	0	2	3	12,500
704 Equipment Malfunction	2	3	1	1	1	5	335,000
705 Breach of Regulation	3	4	2	2	1	9	35,000
706 Failure to Ensure Patient Safety (e.g.	12	5	3	3	9	5	216,944
707 Failure to Obtain Consent of Lack of Informed	2	4	2	4	0	0	0

	Average Injury			Average Injury			Average Injury		
	Number of Closed Claims		Severity of Closed Claims	Number of Closed Claims		Severity of Closed Claims	Number of Paid Claims		Average Indemnity of Paid Claims
	Closed Claims	Claims	Closed Claims	Closed Claims	Without Payment	Without Payment	Paid Claims	Paid Claims	
708	2	2	1	3	1	3	1	1	5,000
710	1	3	1	3	1	3	0	0	0
711	1	1	1	1	1	1	0	0	0
713	1	5	1	5	1	5	0	0	0
715	1	5	1	5	1	5	0	0	0
Subtotal	30	4	15	3	15	3	15	4	157,833
OTHER									
899	2	8	2	8	2	8	0	0	0
999	1	3	1	3	1	3	0	0	0
Subtotal	3	6	3	6	3	6	0	0	0
TOTAL HOSPITALS									
	423	5	261	5	162	5	162	5	148,539

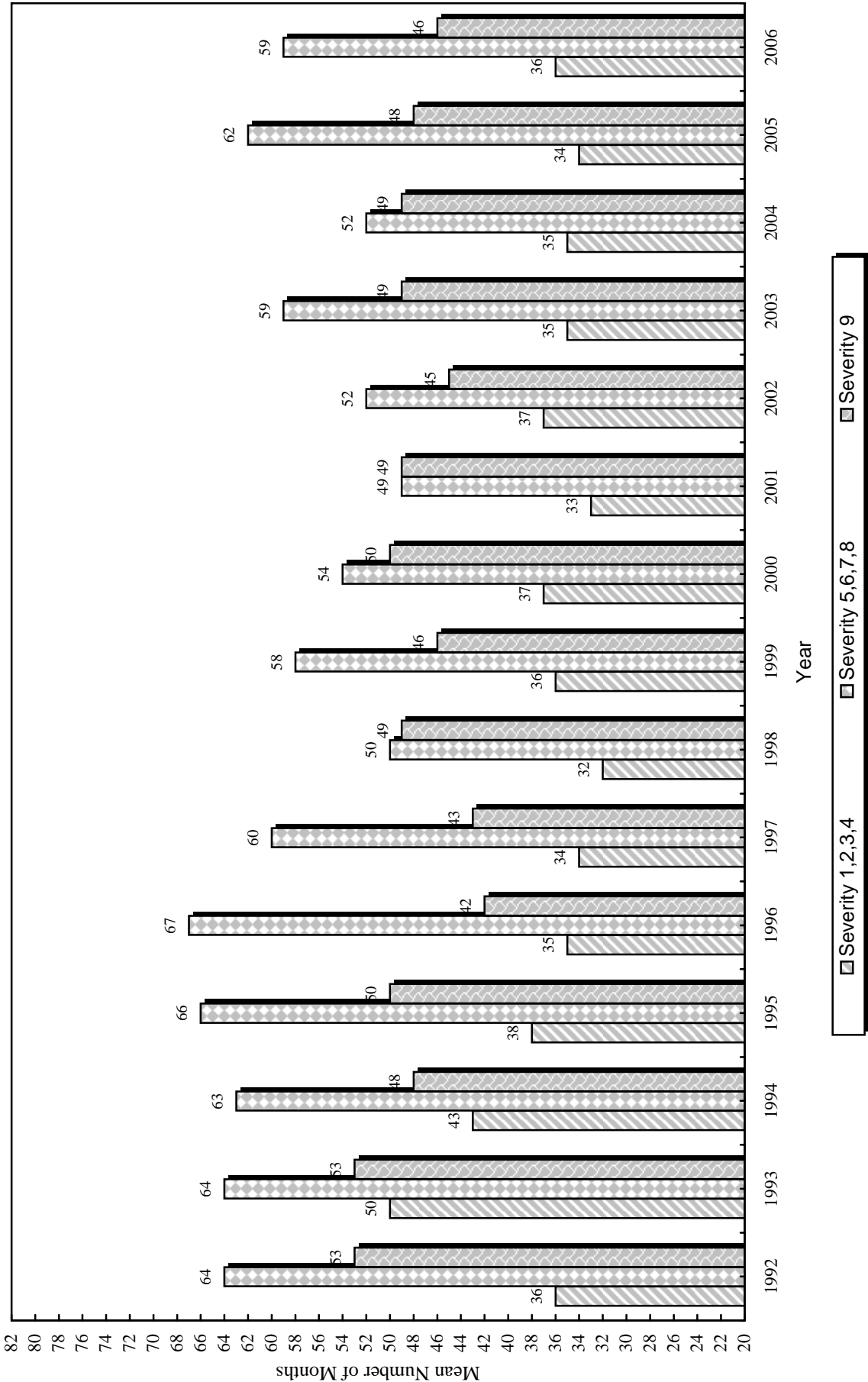
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

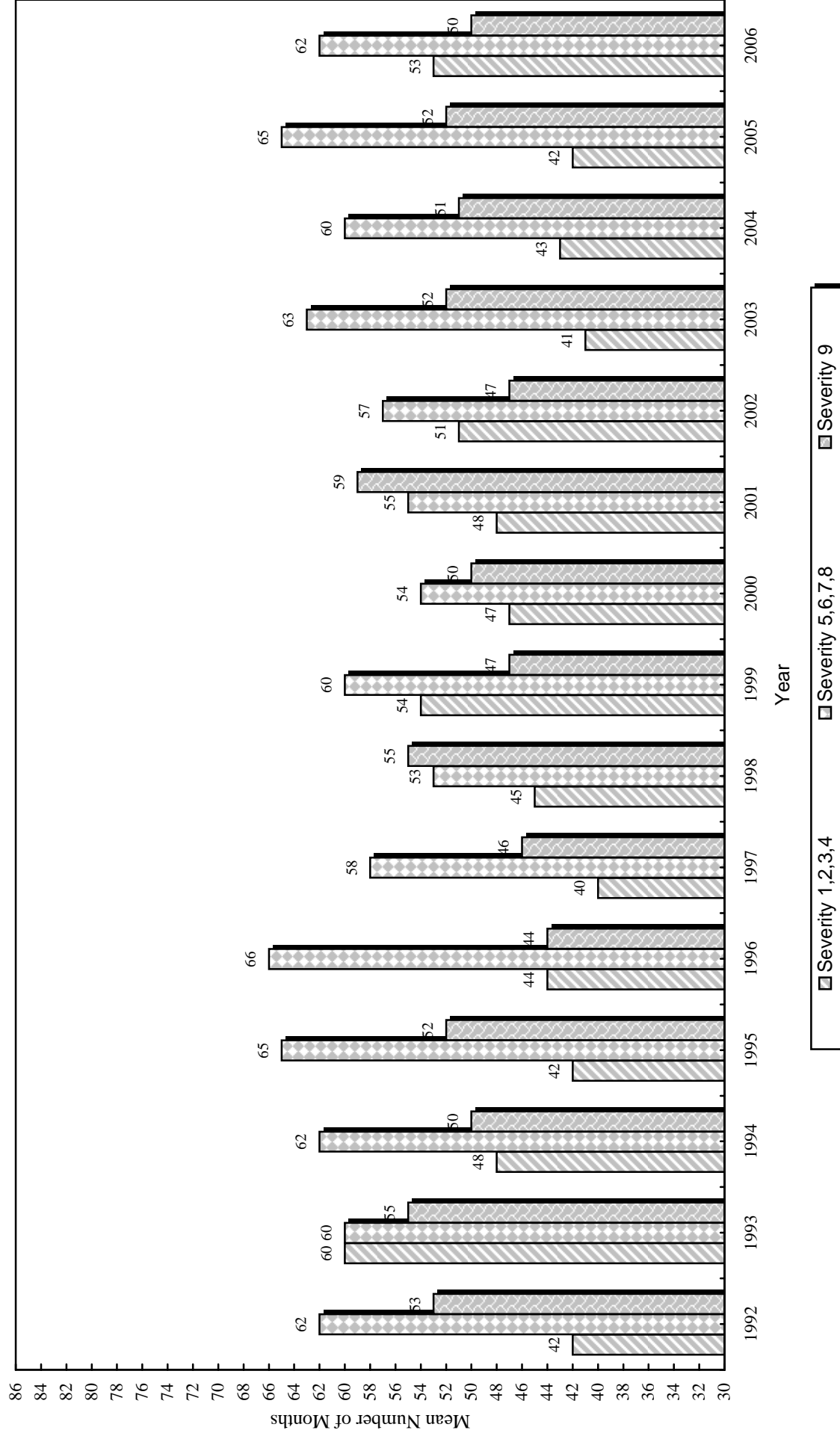
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

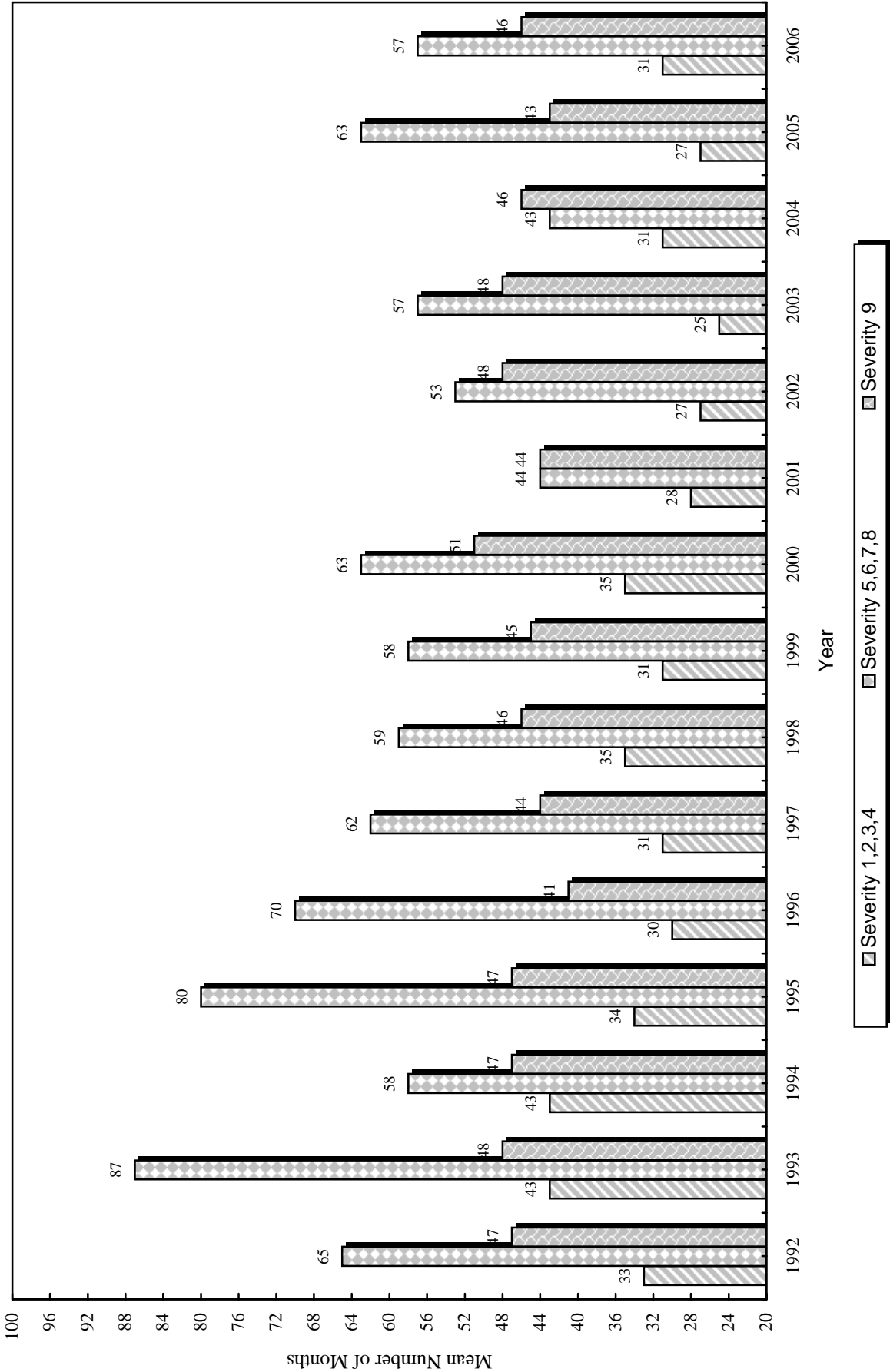
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

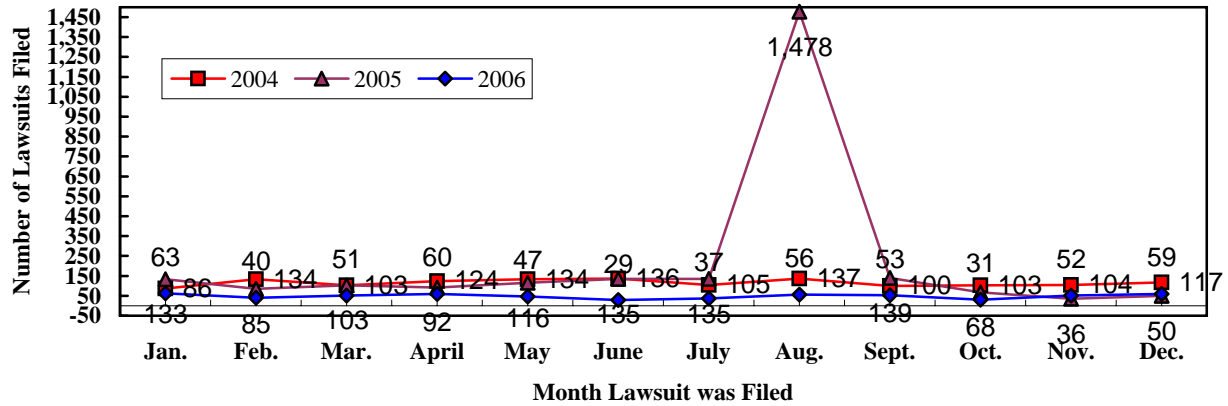
Mean number of months from incident to disposition



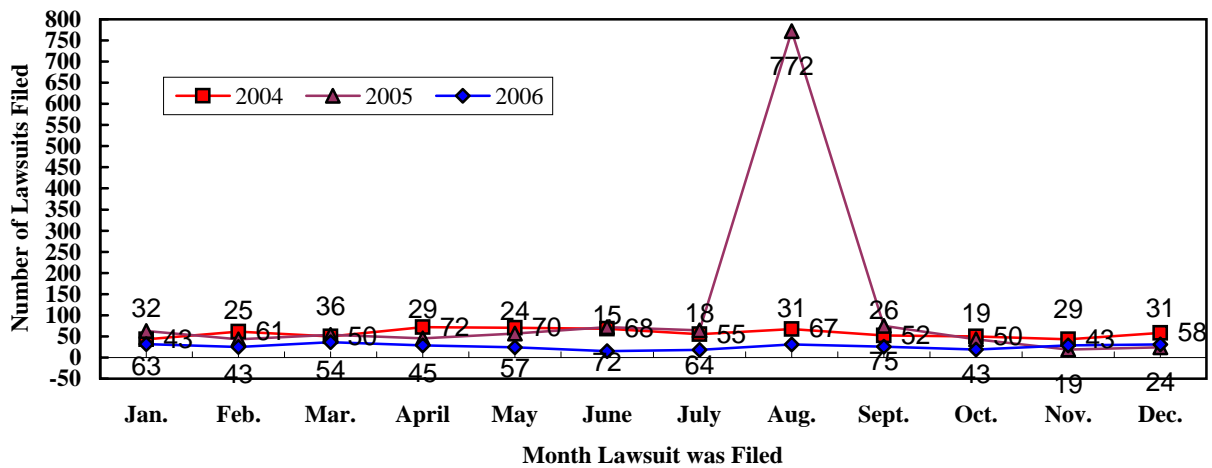
See Section III for the definitions of the severity categories.

Lawsuits Filed by Month, 2004-2006

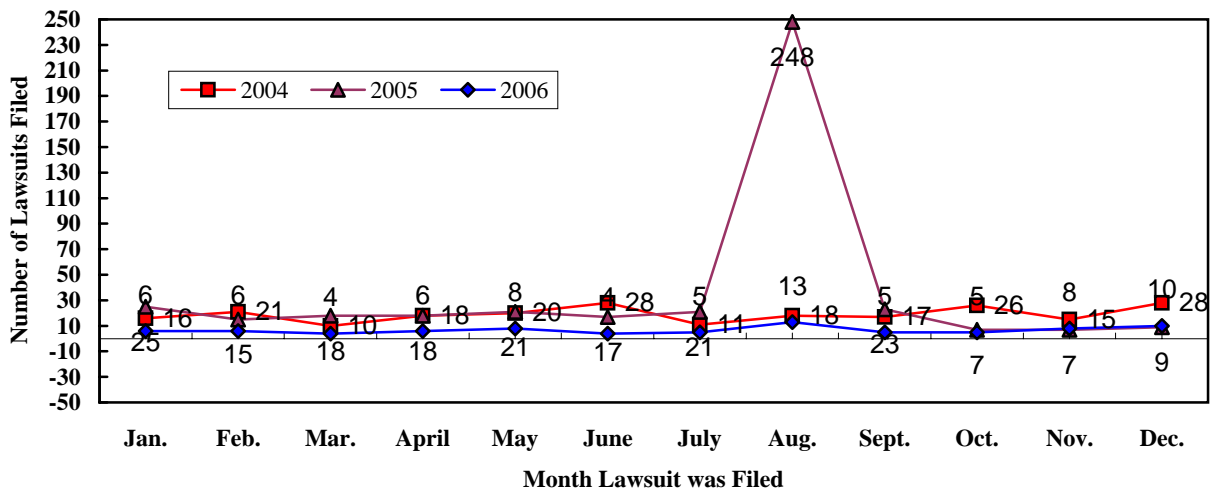
All Medical Care Providers

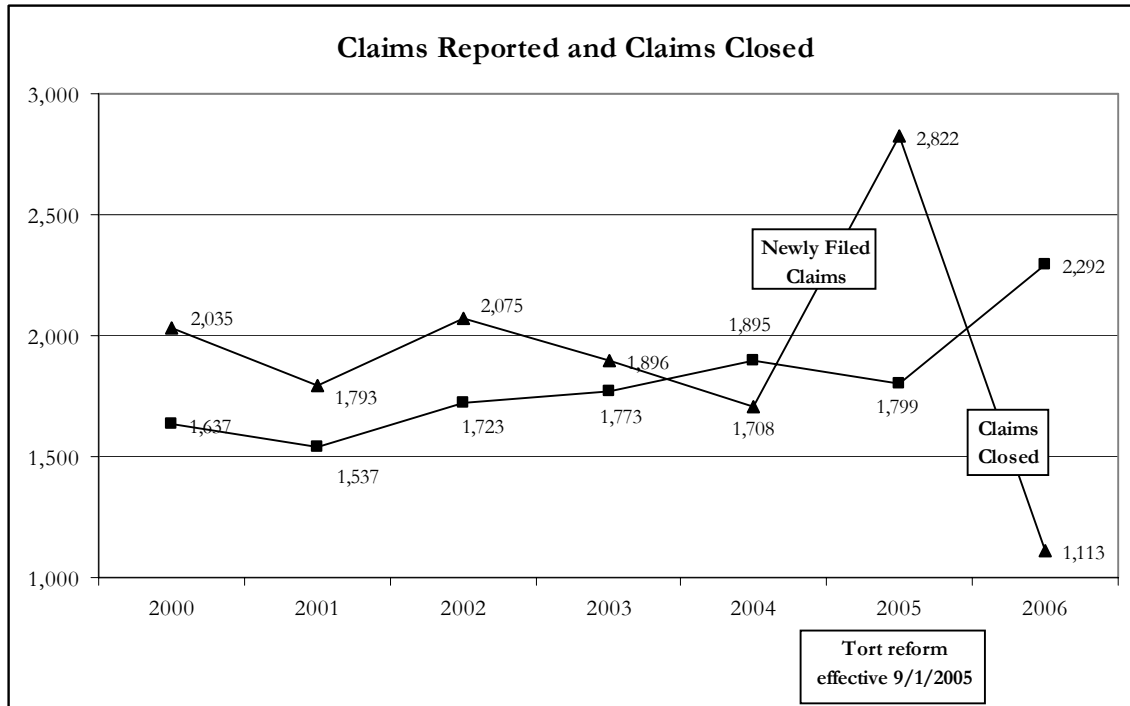


Physicians and Surgeons



Hospitals

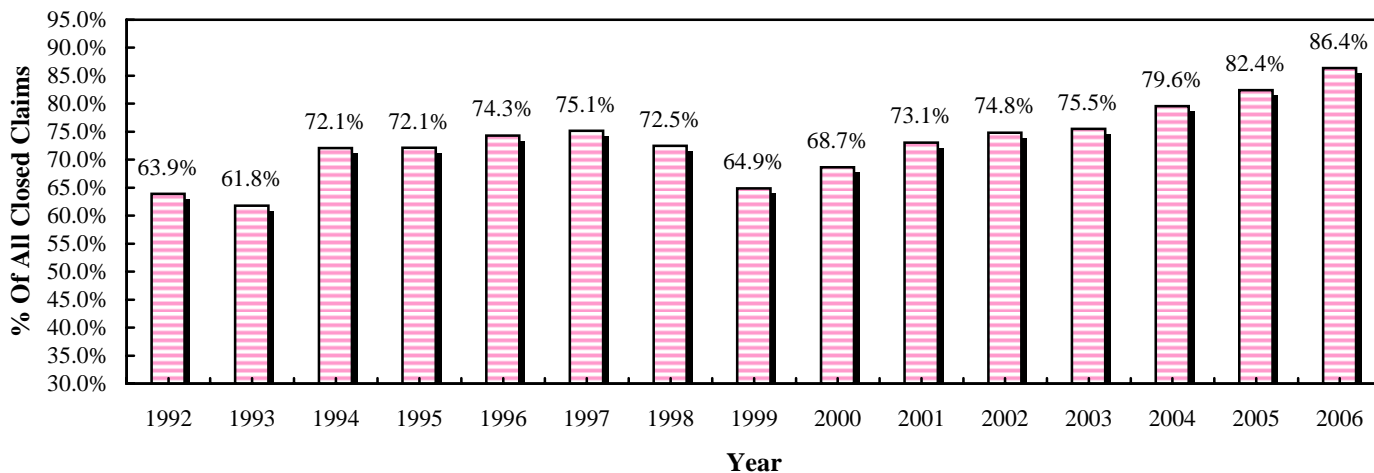




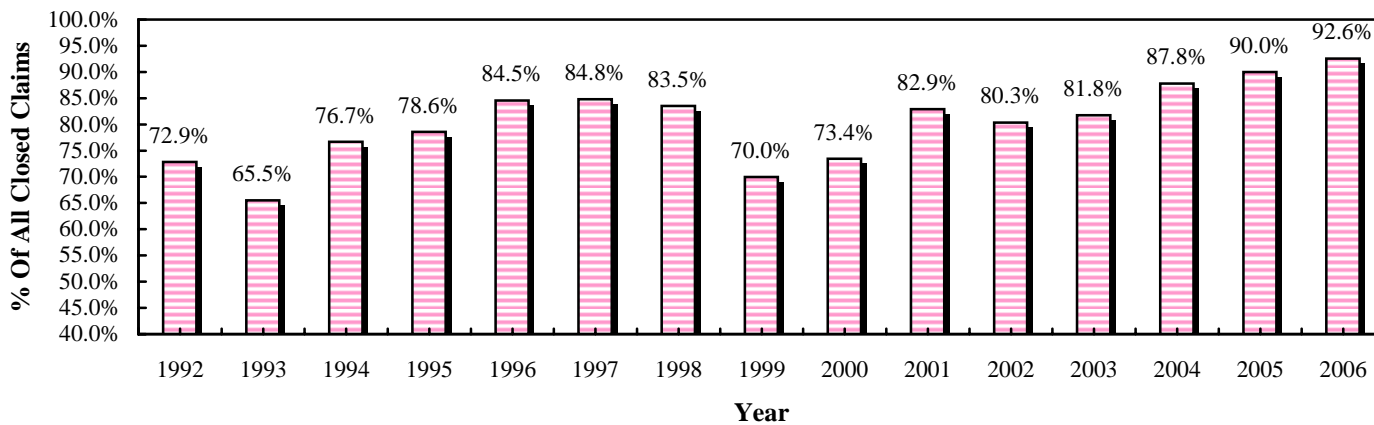
Impact of the Implementation of Tort Reform Filing Deadline Claims Filed August –September, 2000 – 2006							
Year Claim Was Filed	Cumulative Percent of Claims Closed						
	During Year Claim Was Filed	1 Year After Claim Filed	2 Years After Claim Filed	3 Years After Claim Filed	4 Years After Claim Filed	5 Years After Claim Filed	6 Years After Claim Filed
2000	5.4%	35.1%	64.4%	82.6%	91.3%	93.5%	96.7%
2001	6.6%	38.0%	62.4%	84.3%	92.0%	98.5%	
2002	5.8%	30.6%	65.0%	80.3%	88.9%		
2003	5.4%	35.3%	64.0%	84.9%			
2004	9.7%	42.9%	79.2%				
2005	9.0%	42.4%	42.4%				
2006	19.5%						

Cumulative Percent of Closed Claims Resulting in Payment For Claims Closed							
Year Claim Was Filed	Cumulative Percent of Closed Claims Resulting in Payment For Claims Closed						
	During Year Claim Was Filed	1 Year After Claim Filed	2 Years After Claim Filed	3 Years After Claim Filed	4 Years After Claim Filed	5 Years After Claim Filed	6 Years After Claim Filed
2000	15.0%	25.6%	31.6%	33.2%	33.0%	32.8%	32.9%
2001	44.4%	26.9%	26.3%	29.9%	30.6%	31.1%	
2002	19.0%	19.1%	21.8%	23.5%	24.1%		
2003	7.1%	19.8%	26.1%	24.7%			
2004	13.6%	23.7%	25.7%				
2005	8.2%	9.8%					
2006	12.5%						

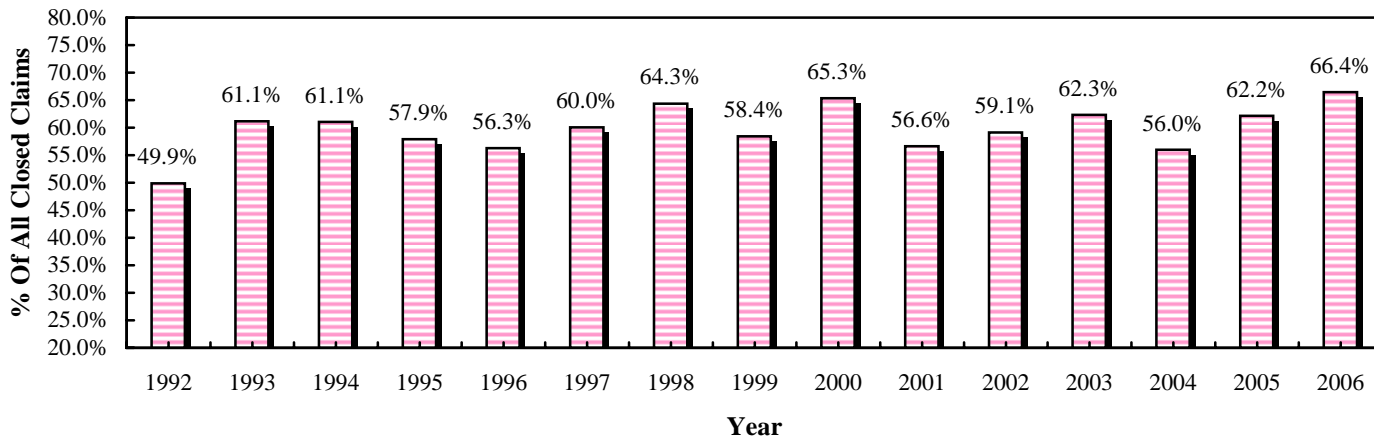
Claims Closed After Lawsuit Filed All Medical Care Providers



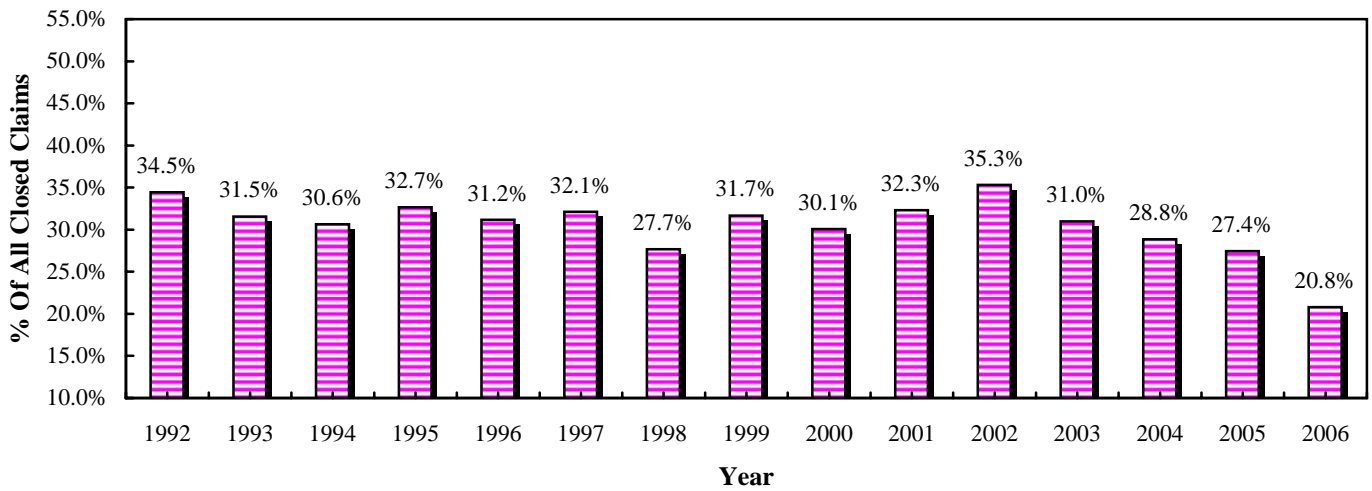
Physicians & Surgeons



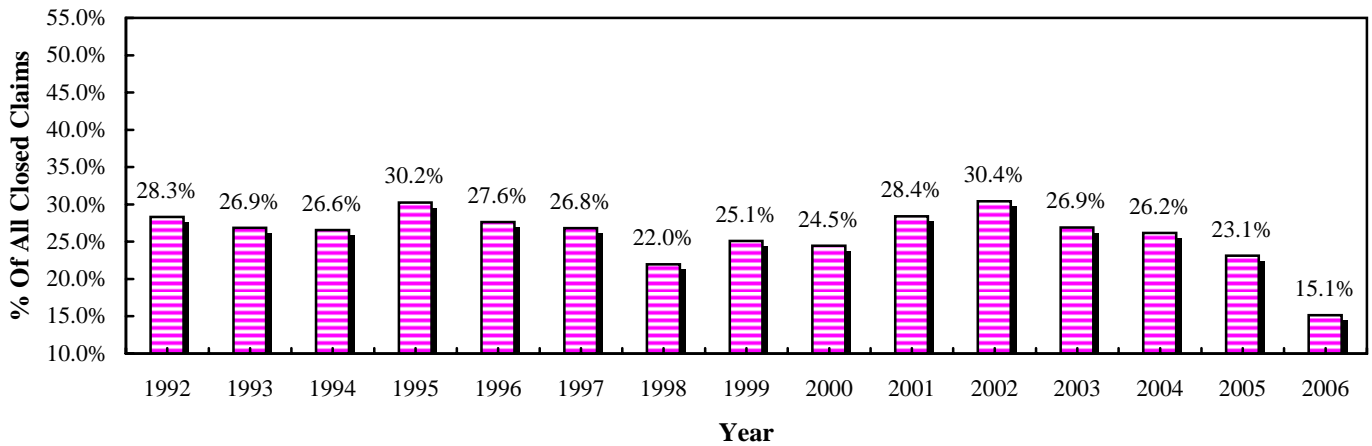
Hospitals



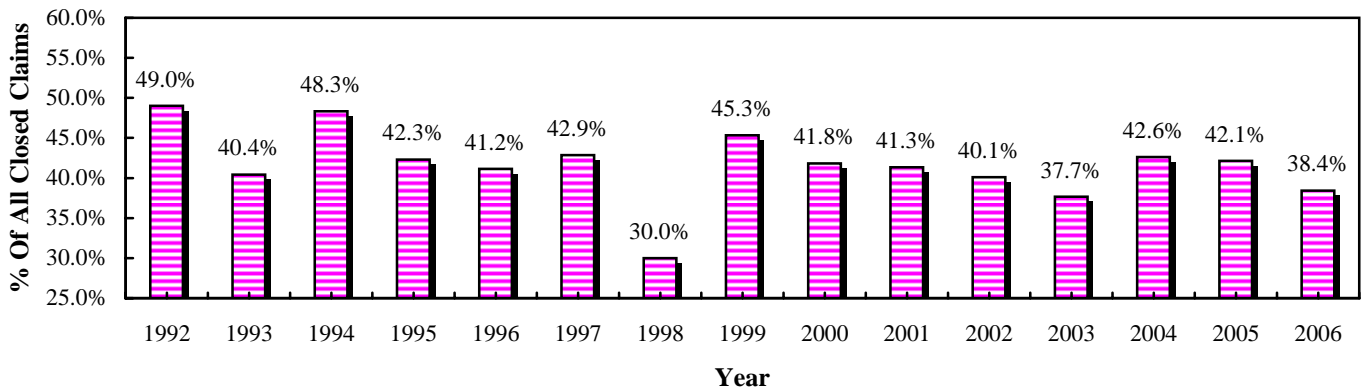
In Favor of Plaintiff After Lawsuit Filed
All Medical Care Providers



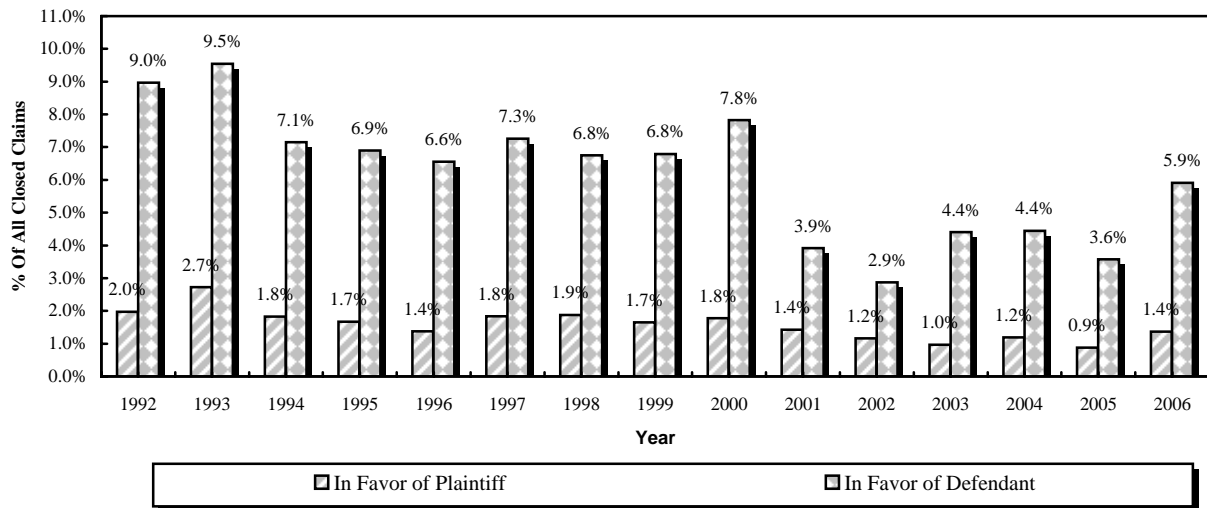
Physicians & Surgeons



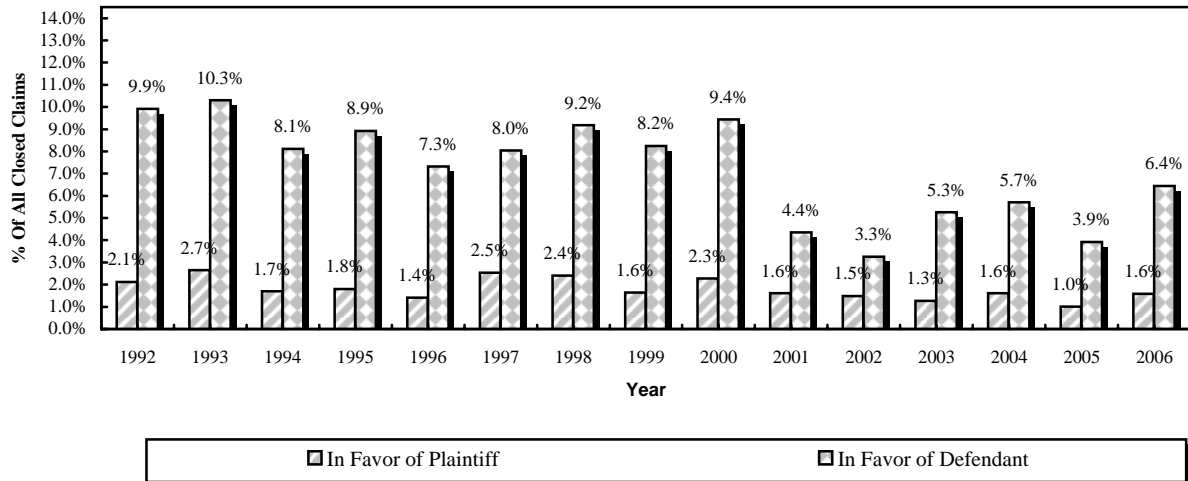
Hospitals



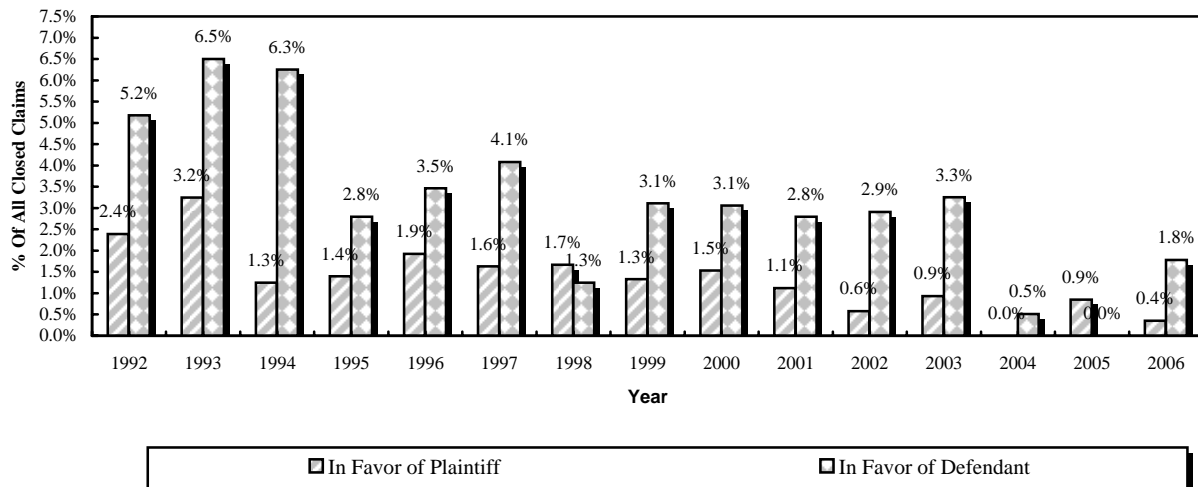
Claims Closed After Judge/Jury Verdict (based on all lawsuits filed) All Medical Care Providers



Physicians and Surgeons



Hospitals



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2004, 2005 and 2006. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	1,791	78.1%	0	0.0%	0	0	0	15,309
1-999	7	5	78.4%	2,565	0.0%	401	112	513	74
1,000-1,999	14	9	78.8%	10,879	0.0%	759	450	1,209	165
2,000-2,999	29	6	79.0%	14,300	0.0%	653	1,731	2,383	6,783
3,000-3,999	30	8	79.4%	26,755	0.1%	2,788	557	3,344	7,249
4,000-4,999	20	6	79.6%	24,500	0.1%	1,847	2,237	4,083	4,962
5,000-5,999	31	16	80.3%	81,376	0.2%	3,090	1,996	5,086	21,468
6,000-6,999	21	5	80.5%	31,746	0.2%	3,390	2,960	6,349	8,146
7,000-7,999	32	6	80.8%	44,750	0.2%	4,242	3,217	7,458	6,755
8,000-8,999	27	2	80.9%	17,250	0.2%	8,625	0	8,625	8,451
10,000-19,999	39	43	82.8%	559,747	0.8%	5,838	7,179	13,017	18,108
20,000-29,999	48	45	84.7%	1,071,812	1.8%	13,065	10,753	23,818	32,637
30,000-39,999	52	18	85.5%	607,110	2.3%	15,849	17,879	33,728	26,212
40,000-49,999	50	8	85.9%	328,500	2.7%	11,750	29,313	41,063	31,027
50,000-59,999	61	30	87.2%	1,547,723	4.1%	22,810	28,780	51,591	41,240
60,000-69,999	61	13	87.7%	809,998	4.9%	26,519	35,788	62,308	35,956
70,000-79,999	50	17	88.5%	1,269,000	6.1%	25,310	49,337	74,647	49,117
80,000-89,999	51	5	88.7%	415,000	6.4%	50,490	32,510	83,000	44,838
90,000-99,999	53	8	89.1%	735,000	7.1%	45,625	46,250	91,875	37,900
100,000-199,999	48	74	92.3%	10,083,296	16.6%	73,808	62,452	136,261	44,452
200,000-299,999	55	58	94.8%	13,216,250	29.0%	97,210	130,656	227,866	67,392
300,000-399,999	44	26	95.9%	8,699,882	37.2%	116,623	217,988	334,611	62,319
400,000-499,999	46	24	97.0%	10,310,738	46.8%	211,069	218,545	429,614	38,476
500,000-999,999	48	51	99.2%	33,667,341	78.4%	377,263	282,880	660,144	90,013
1,000,000-1,999,999	54	17	100.0%	19,965,938	97.2%	655,154	519,313	1,174,467	100,491
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
TOTAL	45	2,292		106,541,456		24,226	22,258	46,484	21,975
TOTAL (PAID ONLY)	46	501		106,541,456		110,831	101,827	212,658	45,804

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	930	85.2%	0	0.0%	0	0	0	17,978
3,000-3,999	38	4	85.6%	13,407	0.0%	2,543	809	3,352	13,282
4,000-4,999	30	1	85.7%	4,000	0.0%	4,000	0	4,000	8,715
5,000-5,999	12	2	85.9%	10,000	0.1%	2,530	2,471	5,000	1,625
10,000-19,999	56	4	86.3%	50,000	0.2%	2,500	10,000	12,500	39,190
20,000-29,999	73	11	87.3%	285,333	0.9%	11,061	14,879	25,939	40,898
30,000-39,999	61	4	87.6%	142,788	1.2%	16,947	18,750	35,697	16,123
40,000-49,999	77	2	87.8%	80,000	1.4%	20,000	20,000	40,000	9,281
50,000-59,999	53	15	89.2%	770,652	3.2%	26,228	25,148	51,377	29,780
60,000-69,999	73	5	89.6%	305,000	3.9%	28,900	32,100	61,000	46,020
70,000-79,999	61	7	90.3%	520,000	5.1%	29,511	44,775	74,286	55,828
80,000-89,999	45	2	90.5%	172,500	5.5%	86,250	0	86,250	32,593
90,000-99,999	52	3	90.7%	277,500	6.2%	62,500	30,000	92,500	33,258
100,000-199,999	52	26	93.1%	3,697,190	14.9%	79,645	62,555	142,200	39,604
200,000-299,999	61	23	95.2%	5,087,500	26.9%	124,296	96,900	221,196	46,861
300,000-399,999	45	10	96.2%	3,399,882	34.9%	108,683	231,305	339,988	61,853
400,000-499,999	51	12	97.3%	5,178,238	47.1%	262,770	168,750	431,520	27,294
500,000-999,999	58	23	99.4%	15,052,486	82.5%	356,936	297,520	654,456	79,762
1,000,000-1,999,999	55	7	100.0%	7,450,000	100.0%	822,286	242,000	1,064,286	98,494
TOTAL	48	1,091		42,496,476		22,455	16,497	38,952	22,259
TOTAL (PAID ONLY)	56	161		42,496,476		152,164	111,790	263,953	46,987

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2006 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	41	261	61.7%	0	0.0%	0	0	0	13,780
1-999	5	3	62.4%	1,621	0.0%	520	20	540	123
1,000-1,999	5	2	62.9%	2,000	0.0%	390	610	1,000	707
2,000-2,999	29	4	63.8%	9,500	0.1%	750	1,625	2,375	9,004
3,000-3,999	11	1	64.1%	3,048	0.1%	1,828	1,220	3,048	1,593
4,000-4,999	6	2	64.5%	8,000	0.1%	2,400	1,600	4,000	913
5,000-5,999	36	9	66.7%	45,807	0.3%	3,201	1,889	5,090	26,434
6,000-6,999	23	4	67.6%	25,246	0.4%	3,862	2,450	6,312	10,182
7,000-7,999	32	4	68.6%	29,500	0.5%	4,425	2,950	7,375	9,922
10,000-19,999	31	23	74.0%	296,469	1.8%	6,900	5,989	12,890	9,262
20,000-29,999	37	20	78.7%	459,900	3.7%	11,922	11,073	22,995	34,406
30,000-39,999	49	10	81.1%	327,500	5.0%	17,150	15,600	32,750	24,682
40,000-49,999	71	1	81.3%	42,500	5.2%	30,000	12,500	42,500	149,210
50,000-59,999	67	2	81.8%	105,000	5.6%	21,750	30,750	52,500	74,645
60,000-69,999	63	4	82.7%	252,498	6.7%	37,875	25,250	63,125	18,956
70,000-79,999	37	5	83.9%	370,000	8.2%	27,900	46,100	74,000	46,396
80,000-89,999	65	2	84.4%	162,500	8.9%	32,750	48,500	81,250	75,839
90,000-99,999	52	2	84.9%	185,000	9.7%	5,000	87,500	92,500	45,133
100,000-199,999	43	30	92.0%	3,899,621	25.9%	70,702	59,285	129,987	40,608
200,000-299,999	63	13	95.0%	3,065,000	38.6%	127,423	108,346	235,769	111,701
300,000-399,999	48	9	97.2%	3,070,000	51.4%	156,389	184,722	341,111	91,251
400,000-499,999	27	3	97.9%	1,200,000	56.4%	160,000	240,000	400,000	36,550
500,000-999,999	42	4	98.8%	2,568,000	67.0%	370,750	271,250	642,000	90,814
1,000,000-1,999,999	73	4	99.8%	4,934,595	87.5%	202,189	1,031,460	1,233,649	172,743
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
TOTAL	41	423		24,063,305		27,280	29,607	56,887	25,788
TOTAL (PAID ONLY)	41	162		24,063,305		71,231	77,308	148,539	45,134

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	1,305	72.5%	0	0.0%	0	0	0	12,317
1-999	18	8	73.0%	4,473	0.0%	349	210	559	6,844
1,000-1,999	4	3	73.2%	3,618	0.0%	520	686	1,206	977
2,000-2,999	14	8	73.6%	19,213	0.0%	1,725	676	2,402	1,586
3,000-3,999	10	7	74.0%	22,634	0.0%	1,380	1,853	3,233	437
4,000-4,999	38	7	74.4%	30,150	0.1%	3,507	801	4,307	12,357
5,000-5,999	29	14	75.2%	71,679	0.1%	2,525	2,595	5,120	9,751
6,000-6,999	31	6	75.5%	37,430	0.2%	3,002	3,237	6,238	4,081
7,000-7,999	14	7	75.9%	51,500	0.2%	2,779	4,579	7,357	524
8,000-8,999	63	4	76.1%	36,966	0.2%	4,063	5,179	9,242	9,072
9,000-9,999	39	38	78.2%	516,190	0.7%	7,266	6,318	13,584	17,903
10,000-19,999	47	35	80.2%	823,131	1.3%	13,528	9,990	23,518	25,983
20,000-29,999	35	27	81.7%	906,675	2.1%	16,272	17,308	33,581	23,908
30,000-39,999	49	11	82.3%	476,018	2.5%	17,358	25,917	43,274	37,731
40,000-49,999	64	17	83.2%	863,898	3.2%	16,059	34,759	50,818	48,988
50,000-59,999	32	8	83.7%	507,450	3.6%	38,746	24,685	63,431	12,304
60,000-69,999	44	14	84.4%	1,033,424	4.4%	42,269	31,547	73,816	33,284
70,000-79,999	50	8	84.9%	676,810	5.0%	69,776	14,825	84,601	38,054
80,000-89,999	43	12	85.6%	1,117,500	5.9%	46,111	47,014	93,125	45,861
90,000-99,999	61	75	89.7%	10,037,119	14.1%	62,035	71,793	133,828	59,912
100,000-199,999	53	59	93.0%	13,368,536	25.1%	136,566	90,019	226,585	63,075
200,000-299,999	50	32	94.8%	10,817,767	34.0%	174,855	163,200	338,055	51,376
300,000-399,999	50	16	95.7%	7,027,273	39.7%	197,608	241,597	439,205	58,148
400,000-499,999	62	53	98.6%	35,043,831	68.5%	339,237	321,967	661,204	93,207
500,000-999,999	59	20	99.7%	22,263,743	86.8%	745,947	367,240	1,113,187	91,862
1,000,000-1,999,999	77	2	99.8%	4,900,000	90.8%	1,983,723	466,278	2,450,000	81,456
2,000,000-2,999,999	29	1	99.9%	3,250,000	93.4%	2,671,000	579,000	3,250,000	64,504
3,000,000-3,999,999	50	2	100.0%	8,000,000	100.0%	3,215,000	785,000	4,000,000	169,746
OVER 4,000,000									
TOTAL	47	1,799		121,907,028		39,601	28,163	67,764	21,940
TOTAL (PAID ONLY)	48	494		121,907,028		144,214	102,561	246,775	47,361

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2005 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	681	77.4%	0	0.0%	0	0	0	14,358
1-999	9	2	77.6%	797	0.0%	399	0	399	280
4,000-4,999	47	2	77.8%	8,800	0.0%	4,400	0	4,400	13,308
5,000-5,999	26	1	78.0%	5,000	0.0%	3,000	2,000	5,000	0
7,000-7,999	3	1	78.1%	7,000	0.0%	0	7,000	7,000	854
10,000-19,999	47	8	79.0%	114,000	0.2%	9,750	4,500	14,250	11,863
20,000-29,999	34	13	80.5%	309,000	0.8%	18,398	5,371	23,769	23,797
30,000-39,999	39	7	81.3%	235,000	1.2%	13,857	19,714	33,571	27,112
40,000-49,999	34	1	81.4%	49,500	1.3%	24,500	25,000	49,500	20,877
50,000-59,999	54	7	82.2%	356,398	1.9%	9,000	41,914	50,914	68,829
60,000-69,999	39	5	82.7%	313,500	2.4%	47,450	15,250	62,700	15,541
70,000-79,999	54	3	83.1%	220,000	2.8%	60,667	12,667	73,333	39,248
80,000-89,999	54	4	83.5%	337,500	3.4%	78,250	6,125	84,375	27,768
90,000-99,999	48	6	84.2%	555,000	4.3%	39,667	52,833	92,500	66,733
100,000-199,999	69	39	88.6%	5,164,029	13.2%	64,099	68,312	132,411	52,776
200,000-299,999	50	32	92.3%	7,085,450	25.3%	150,701	70,719	221,420	60,040
300,000-399,999	60	16	94.1%	5,437,767	34.6%	168,754	171,106	339,860	60,987
400,000-499,999	56	11	95.3%	4,864,091	43.0%	197,085	245,106	442,190	50,033
500,000-999,999	72	31	98.9%	20,115,118	77.5%	352,407	296,468	648,875	76,208
1,000,000-1,999,999	41	9	99.9%	9,150,000	93.1%	656,111	360,556	1,016,667	100,381
OVER 4,000,000	50	1	100.0%	4,000,000	100.0%	3,000,000	1,000,000	4,000,000	101,333
TOTAL	49	880		58,327,950		38,073	28,209	66,282	23,276
TOTAL (PAID ONLY)	55	199		58,327,950		168,364	124,741	293,105	53,792

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2005 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	231	61.1%	0	0.0%	0	0	0	9,752
1-999	5	3	61.9%	1,270	0.0%	165	258	423	690
1,000-1,999	5	2	62.4%	2,618	0.0%	280	1,029	1,309	1,466
2,000-2,999	13	5	63.8%	11,500	0.1%	1,218	1,082	2,300	1,247
3,000-3,999	13	4	64.8%	12,250	0.1%	1,720	1,343	3,063	696
4,000-4,999	35	5	66.1%	21,350	0.2%	3,149	1,121	4,270	11,976
5,000-5,999	16	8	68.3%	41,502	0.3%	3,418	1,770	5,188	5,679
6,000-6,999	25	4	69.3%	25,430	0.4%	3,378	2,980	6,358	6,122
7,000-7,999	6	1	69.6%	7,500	0.4%	4,200	3,300	7,500	2,178
8,000-8,999	91	2	70.1%	18,375	0.5%	5,325	3,863	9,188	15,429
9,000-9,999	29	17	74.6%	232,190	1.2%	5,862	7,796	13,658	23,811
10,000-19,999	52	8	76.7%	185,125	1.9%	13,236	9,904	23,141	25,076
20,000-29,999	39	10	79.4%	345,800	3.0%	18,770	15,810	34,580	22,987
30,000-39,999	50	5	80.7%	205,000	3.7%	25,860	15,140	41,000	49,181
40,000-49,999	106	4	81.8%	200,000	4.3%	30,000	20,000	50,000	44,531
50,000-59,999	21	2	82.3%	125,000	4.7%	36,200	26,300	62,500	3,436
60,000-69,999	43	6	83.9%	445,000	6.2%	48,783	25,383	74,167	33,245
70,000-79,999	35	3	84.7%	251,810	7.1%	67,154	16,783	83,937	52,359
80,000-89,999	37	4	85.7%	375,000	8.3%	43,118	50,633	93,750	22,797
90,000-99,999	55	15	89.7%	2,053,107	15.1%	55,701	81,173	136,874	45,325
100,000-199,999	55	15	93.7%	3,500,000	26.7%	131,953	101,380	233,333	69,447
200,000-299,999	40	8	95.8%	2,715,000	35.6%	211,750	127,625	339,375	62,358
300,000-399,999	21	1	96.0%	450,000	37.1%	122,130	327,870	450,000	5,687
400,000-499,999	62	8	98.2%	5,902,500	56.6%	372,469	365,344	737,813	151,538
500,000-999,999	83	5	99.5%	6,213,431	77.2%	658,526	584,160	1,242,686	161,274
1,000,000-1,999,999	15	1	99.7%	2,900,000	86.8%	2,321,000	579,000	2,900,000	16,430
2,000,000-2,999,999	50	1	100.0%	4,000,000	100.0%	3,430,000	570,000	4,000,000	238,159
OVER 4,000,000									
TOTAL	45	378		30,240,758		47,940	32,062	80,002	22,865
TOTAL (PAID ONLY)	42	147		30,240,758		123,275	82,445	205,719	43,470

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2004 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	1,363	71.9%	0	0.0%	0	0	0	13,541
1-999	11	6	72.2%	3,308	0.0%	357	194	551	2,819
1,000-1,999	12	8	72.7%	11,575	0.0%	1,086	361	1,447	394
2,000-2,999	19	8	73.1%	18,862	0.0%	1,043	1,315	2,358	2,125
3,000-3,999	31	6	73.4%	19,750	0.0%	958	2,333	3,292	10,664
4,000-4,999	20	6	73.7%	25,622	0.1%	2,494	1,776	4,270	7,599
5,000-5,999	31	11	74.3%	56,725	0.1%	2,940	2,217	5,157	12,005
6,000-6,999	49	5	74.6%	31,292	0.1%	2,258	4,001	6,258	3,640
7,000-7,999	19	2	74.7%	15,000	0.1%	4,575	2,925	7,500	3,885
8,000-8,999	18	5	74.9%	46,320	0.2%	7,085	2,179	9,264	698
9,000-9,999	45	38	76.9%	494,101	0.5%	7,291	5,712	13,003	17,044
10,000-19,999	45	43	79.2%	1,021,109	1.3%	9,978	13,769	23,747	32,384
20,000-29,999	40	18	80.2%	608,855	1.8%	18,156	15,669	33,825	18,080
30,000-39,999	40	16	81.0%	675,177	2.3%	21,232	20,967	42,199	22,457
40,000-49,999	42	20	82.1%	1,010,138	3.0%	22,858	27,649	50,507	37,406
50,000-59,999	40	6	82.4%	387,355	3.3%	45,037	19,523	64,559	37,447
60,000-69,999	37	15	83.2%	1,114,032	4.2%	47,258	27,011	74,269	36,982
70,000-79,999	55	9	83.6%	748,320	4.7%	37,158	45,989	83,147	29,639
80,000-89,999	36	5	83.9%	476,636	5.1%	29,923	65,404	95,327	22,998
90,000-99,999	40	81	88.2%	11,325,728	13.6%	58,729	81,095	139,824	40,164
100,000-199,999	53	70	91.9%	16,128,153	25.7%	118,959	111,443	230,402	42,860
200,000-299,999	52	48	94.6%	17,035,808	38.5%	170,727	156,885	327,612	53,963
300,000-399,999	44	25	95.9%	10,844,828	46.6%	195,450	238,343	433,793	28,444
400,000-499,999	54	56	98.9%	37,636,422	74.9%	392,183	279,896	672,079	76,517
500,000-999,999	48	18	99.8%	20,240,774	90.1%	843,251	281,236	1,124,487	158,207
1,000,000-1,999,999	45	1	99.9%	2,000,000	91.6%	1,120,000	880,000	2,000,000	73,445
2,000,000-2,999,999	51	1	100.0%	3,200,000	94.0%	2,100,000	1,100,000	3,200,000	153,107
3,000,000-3,999,999	86	1	100.0%	8,000,000	100.0%	8,000,000	0	8,000,000	0
OVER 4,000,000									
TOTAL	45	1,895		133,175,890		41,493	28,784	70,278	21,387
TOTAL (PAID ONLY)	46	532		133,175,890		147,801	102,530	250,331	41,489

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2004 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	693	75.5%	0	0.0%	0	0	0	17,940
1,000-1,999	2	1	75.6%	1,057	0.0%	1,057	0	1,057	0
3,000-3,999	36	1	75.7%	3,500	0.0%	0	3,500	3,500	6,623
4,000-4,999	28	2	75.9%	8,820	0.0%	4,410	0	4,410	19,879
9,000-9,999	19	1	76.0%	9,000	0.0%	9,000	0	9,000	0
10,000-19,999	57	13	77.5%	174,334	0.3%	10,718	2,692	13,410	27,139
20,000-29,999	51	14	79.0%	335,904	0.8%	11,463	12,531	23,993	48,437
30,000-39,999	56	5	79.5%	167,900	1.1%	18,480	15,100	33,580	24,599
40,000-49,999	44	6	80.2%	258,900	1.5%	23,450	19,700	43,150	29,556
50,000-59,999	54	4	80.6%	200,000	1.8%	35,000	15,000	50,000	44,218
60,000-69,999	52	1	80.7%	67,500	1.9%	67,500	0	67,500	28,602
70,000-79,999	49	6	81.4%	445,000	2.6%	50,102	24,065	74,167	31,904
80,000-89,999	45	3	81.7%	246,737	3.0%	28,333	53,912	82,246	32,552
90,000-99,999	32	1	81.8%	95,000	3.1%	0	95,000	95,000	48,341
100,000-199,999	59	37	85.8%	5,331,000	11.3%	67,149	76,932	144,081	40,222
200,000-299,999	53	44	90.6%	9,956,762	26.7%	131,864	94,426	226,290	44,691
300,000-399,999	50	29	93.8%	9,464,975	41.3%	180,523	145,855	326,378	71,137
400,000-499,999	49	15	95.4%	6,554,828	51.4%	215,141	221,847	436,989	29,161
500,000-999,999	59	33	99.0%	21,990,991	85.2%	391,098	275,296	666,394	91,524
1,000,000-1,999,999	52	9	100.0%	9,575,000	100.0%	1,020,083	43,806	1,063,889	123,022
TOTAL	49	918		64,887,208		43,552	27,131	70,683	26,618
TOTAL (PAID ONLY)	53	225		64,887,208		177,692	110,696	288,388	53,347

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2004 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	38	220	62.5%	0	0.0%	0	0	0	8,323
1-999	10	2	63.1%	622	0.0%	184	128	311	1,387
1,000-1,999	6	4	64.2%	6,213	0.0%	1,035	519	1,553	787
2,000-2,999	21	6	65.9%	13,535	0.1%	919	1,337	2,256	2,781
3,000-3,999	17	3	66.8%	12,802	0.1%	2,049	2,219	4,267	1,946
4,000-4,999	25	5	68.2%	25,500	0.3%	2,942	2,158	5,100	4,624
5,000-5,999	24	3	69.0%	18,790	0.3%	2,096	4,167	6,263	5,949
6,000-6,999	4	1	69.3%	7,500	0.4%	3,150	4,350	7,500	2,623
7,000-7,999	11	1	69.6%	9,000	0.4%	5,040	3,960	9,000	715
8,000-8,999	33	10	72.4%	123,500	0.9%	4,422	7,928	12,350	15,192
9,000-9,999	41	15	76.7%	366,536	2.4%	8,727	15,709	24,436	25,760
10,000-10,999	33	7	78.7%	233,455	3.4%	19,198	14,153	33,351	14,894
11,000-11,999	43	5	80.1%	204,277	4.3%	22,270	18,586	40,855	11,963
12,000-12,999	30	6	81.8%	300,000	5.5%	28,833	21,167	50,000	43,210
13,000-13,999	29	2	82.4%	129,855	6.1%	36,360	28,568	64,928	57,988
14,000-14,999	68	4	83.5%	304,032	7.3%	50,815	25,194	76,008	55,104
15,000-15,999	24	2	84.1%	172,000	8.1%	42,210	43,790	86,000	12,312
16,000-16,999	55	1	84.4%	95,496	8.5%	53,477	42,019	95,496	2,220
17,000-17,999	49	17	89.2%	2,277,500	18.0%	75,412	58,559	133,971	60,278
18,000-18,999	55	13	92.9%	3,093,891	30.9%	136,482	101,509	237,992	46,367
19,000-19,999	39	10	95.7%	3,207,500	44.3%	171,949	148,801	320,750	34,022
20,000-20,999	27	3	96.6%	1,365,000	50.0%	285,833	169,167	455,000	15,926
21,000-21,999	57	7	98.6%	4,775,000	69.9%	335,571	346,571	682,143	64,681
22,000-22,999	37	4	99.7%	5,200,000	91.7%	648,750	651,250	1,300,000	199,550
23,000-23,999	45	1	100.0%	2,000,000	100.0%	1,120,000	880,000	2,000,000	73,445
TOTAL	38	352		23,942,004		36,223	31,794	68,017	18,661
TOTAL (PAID ONLY)	38	132		23,942,004		96,594	84,785	181,379	35,891

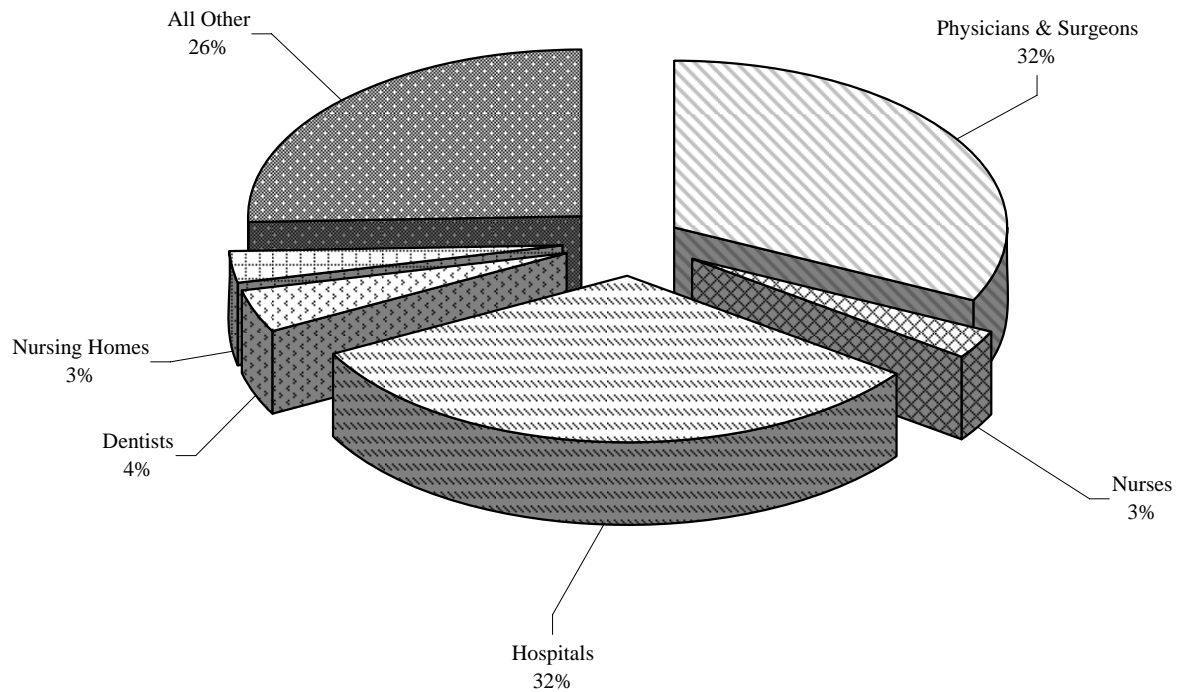
Section III

Claim Severity by Injury Severity and Lapsed Time to Disposition

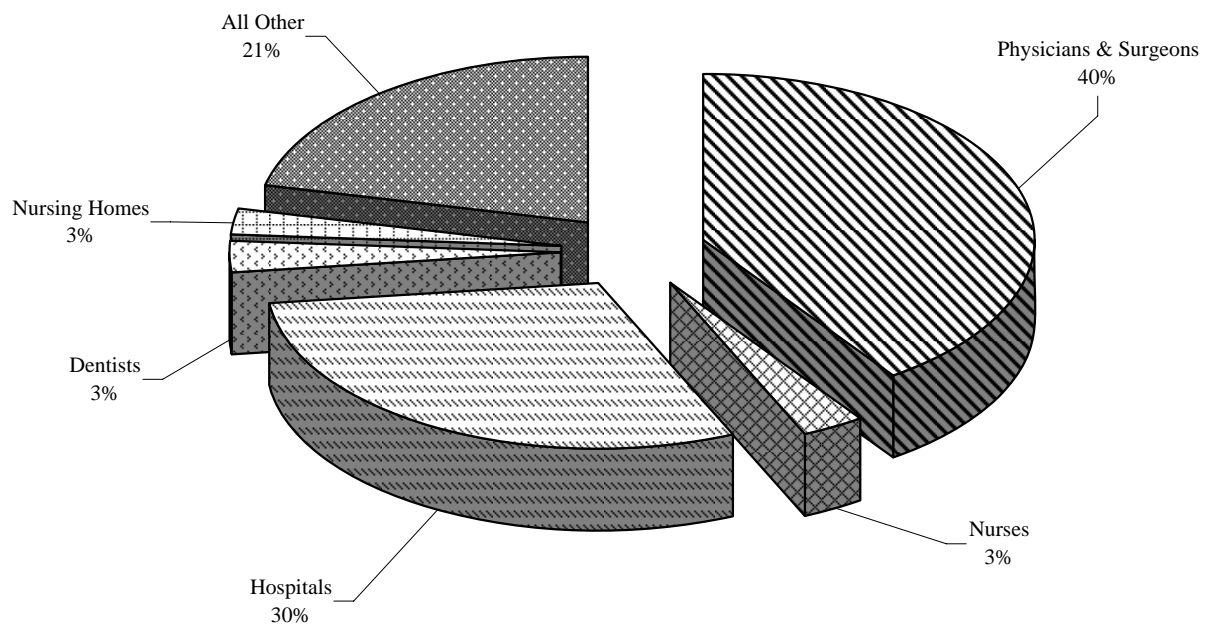
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

**Percentage of Paid
Claims by Profession - 2006**



**Percentage of Paid
Claims by Profession - 2005**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2006			2005			2004-2005			2004			2003-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
CLINICS/CORP	31	99,469	40.91	22	65,599	(4.35)	23	131,865	(50.25)	23	131,865	(45.24)	23	131,865	(45.24)
PHYS & SURG	40	108,503	(18.37)	49	143,222	(2.00)	50	127,465	12.36	50	127,465	(12.28)	50	127,465	(12.28)
HOSPITALS	82	49,551	20.59	68	92,171	21.43	56	68,271	35.01	56	68,271	(5.08)	56	68,271	(5.08)
NURSES	3	95,000	(50.00)	6	20,652	(33.33)	9	27,914	(26.02)	9	27,914	800.00	9	27,914	800.00
NURSING HOMES	3	108,333	0.00	3	59,333	(57.14)	7	49,964	18.75	7	49,964	(41.67)	7	49,964	(41.67)
DENTISTS	18	20,493	(53.65)	9	44,214	12.50	8	8,647	41.34	8	8,647	(27.27)	8	8,647	(27.27)
PHARMACIES	11	13,590	10.00	10	18,790	(16.67)	12	15,540	20.91	12	15,540	33.33	12	15,540	33.33
CHIROPRACTORS	6	26,277	20.00	5	32,251	(18.52)	3	9,375	244.01	3	9,375	50.00	3	9,375	50.00
PODIATRIST/CHIROPODIST	4	50,250	(33.33)	6	78,117	500.00	1	43,500	79.58	1	43,500	(50.00)	1	43,500	(50.00)
TOTAL	198	65,525	11.24	178	91,272	5.33	169	83,772	8.95	169	83,772	(13.33)	169	83,772	(13.33)

Severity 5,6,7,8

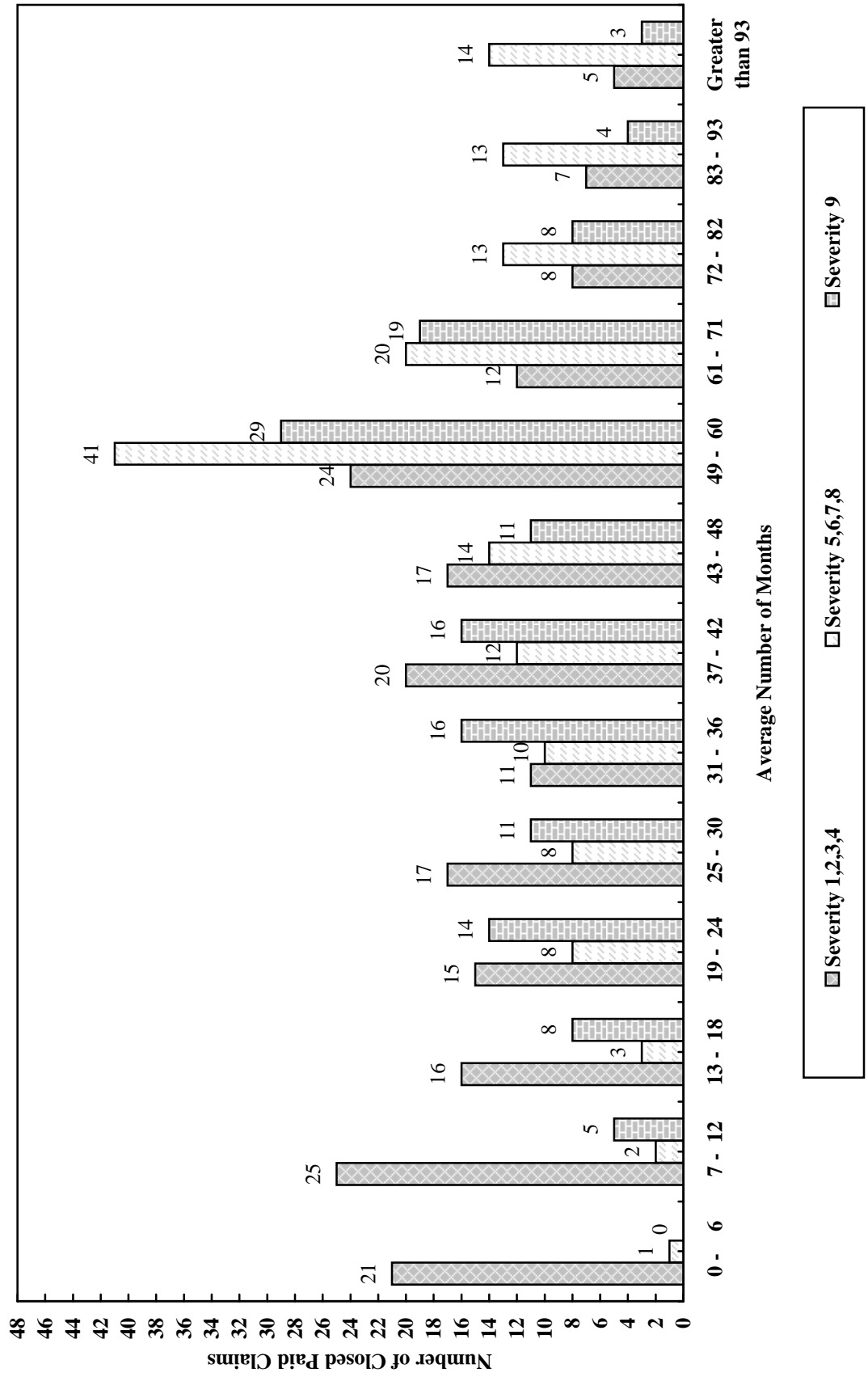
Profession Type	2006			2005			2004-2005			2004			2003-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
CLINICS/CORP	32	406,675	(11.11)	36	524,461	(8.33)	36	658,206	(20.32)	36	658,206	(30.77)	36	658,206	(30.77)
PHYS & SURG	73	326,937	(17.05)	88	387,224	(15.57)	96	371,116	4.34	96	371,116	23.08	96	371,116	23.08
HOSPITALS	41	319,380	(12.77)	47	344,483	9.30	43	279,082	23.43	43	279,082	(36.92)	43	279,082	(36.92)
NURSES	4	249,384	(20.00)	5	196,818	(28.57)	7	160,286	22.79	7	160,286	75.00	7	160,286	75.00
NURSING HOMES	0	0	0.00	3	241,128	200.00	1	5,000	4,722.56	1	5,000	(50.00)	1	5,000	(50.00)
DENTISTS	1	8,500	(80.00)	5	112,220	(16.67)	6	50,961	120.21	6	50,961	(78.54)	6	50,961	(78.54)
PHARMACIES	2	170,000	100.00	1	10,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
OPTOMETRIST	1	79,000	0.00	0	0	0.00	1	870,000	0.00	1	870,000	0.00	1	870,000	0.00
CHIROPRACTORS	2	85,000	100.00	1	31,875	(54.46)	1	70,000	(54.46)	1	70,000	(50.00)	1	70,000	(50.00)
PODIATRIST/CHIROPODIST	3	330,000	50.00	2	112,500	(60.00)	5	82,500	36.36	5	82,500	0.00	5	82,500	0.00
TOTAL	159	330,564	(15.43)	188	381,290	(4.08)	196	378,104	0.84	196	378,104	13.95	196	378,104	13.95

Severity 9

Profession Type	2006			2005			2004-2005			2004			2003-2004		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
CLINICS/CORP	36	371,500	71.43	21	219,632	(25.00)	28	294,373	(25.39)	28	294,373	(30.00)	28	294,373	(30.00)
PHYS & SURG	48	297,707	(22.58)	62	277,973	(21.52)	79	289,706	(4.05)	79	289,706	36.21	79	289,706	36.21
HOSPITALS	39	177,064	21.88	32	243,201	(3.03)	33	246,009	(1.14)	33	246,009	(35.29)	33	246,009	(35.29)
NURSES	7	419,286	75.00	4	289,730	0.00	4	128,750	125.03	4	128,750	100.00	4	128,750	100.00
NURSING HOMES	13	225,269	85.71	7	227,176	(68.18)	22	230,185	(1.31)	22	230,185	(24.14)	22	230,185	(24.14)
DENTISTS	1	575,000	0.00	1	700,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
PHARMACIES	0	0	0.00	1	900,000	0.00	1	83,333	980.00	1	83,333	0.00	1	83,333	0.00
PODIATRIST/CHIROPODIST	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00
TOTAL	144	284,777	12.50	128	265,455	(23.35)	167	268,922	(1.29)	167	268,922	(9.24)	167	268,922	(9.24)

Lapsed Months From Incident to Disposition

2006 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2006				2005				2004				2003			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	21	9,725	23.53	32.14	17	7,360	30.77	63.75	13	4,494	0.00	0.00	13	4,494	0.00	(40.89)
7- 12	25	10,748	13.64	(20.39)	22	13,501	15.79	(28.58)	19	18,903	(20.83)	(24.13)	19	18,903	(20.83)	(24.13)
13- 18	16	56,158	(15.79)	74.69	19	32,147	0.00	(12.22)	17	36,624	11.76	8.61	17	36,624	11.76	8.61
19- 24	15	94,937	0.00	36.34	15	69,631	(11.76)	(7.64)	15	75,390	21.43	(16.50)	15	75,390	21.43	(16.50)
25- 30	17	52,529	21.43	1.19	14	51,912	(6.67)	(39.55)	15	85,869	0.00	7.81	13	13,520	(50.00)	(85.91)
31- 36	11	83,120	(21.43)	4.05	14	79,883	7.69	490.86	15	113,871	(34.78)	(6.26)	15	113,871	(34.78)	(6.26)
37- 42	20	85,195	(13.04)	(13.63)	23	98,641	53.33	29.42	18	80,429	5.88	(35.35)	18	80,429	5.88	(35.35)
43- 48	17	106,875	54.55	2.67	11	104,091	(38.89)	23.28	18	238,549	(37.93)	50.49	18	238,549	(37.93)	50.49
49- 60	24	94,446	20.00	(67.88)	20	294,087	11.11	(12.50)	8	211,063	(20.00)	90.79	8	211,063	(20.00)	90.79
61- 71	12	124,599	71.43	10.26	7	113,000	(12.50)	(46.46)	7	71,784	75.00	(20.24)	7	71,784	75.00	(20.24)
72- 82	8	49,097	0.00	(60.91)	8	125,610	14.29	251.91	5	29,600	0.00	(61.81)	5	29,600	0.00	(61.81)
83- 93	7	76,429	133.33	(26.63)	3	104,167	(40.00)	0.00	0	0	0.00	0.00	0	0	0.00	0.00
94-104	2	15,302	(33.33)	(94.47)	3	276,667	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
105-115	1	62,498	0.00	56.25	1	40,000	0.00	0.00	2	255,000	0.00	0.00	2	255,000	0.00	0.00
116-126	2	33,750	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
127-137	0	0	0.00	0.00	1	50,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	198	65,525	11.24	(28.21)	178	91,272	5.33	8.95	169	83,772	(13.33)	(5.89)	169	83,772	(13.33)	(5.89)

Severity 5,6,7,8

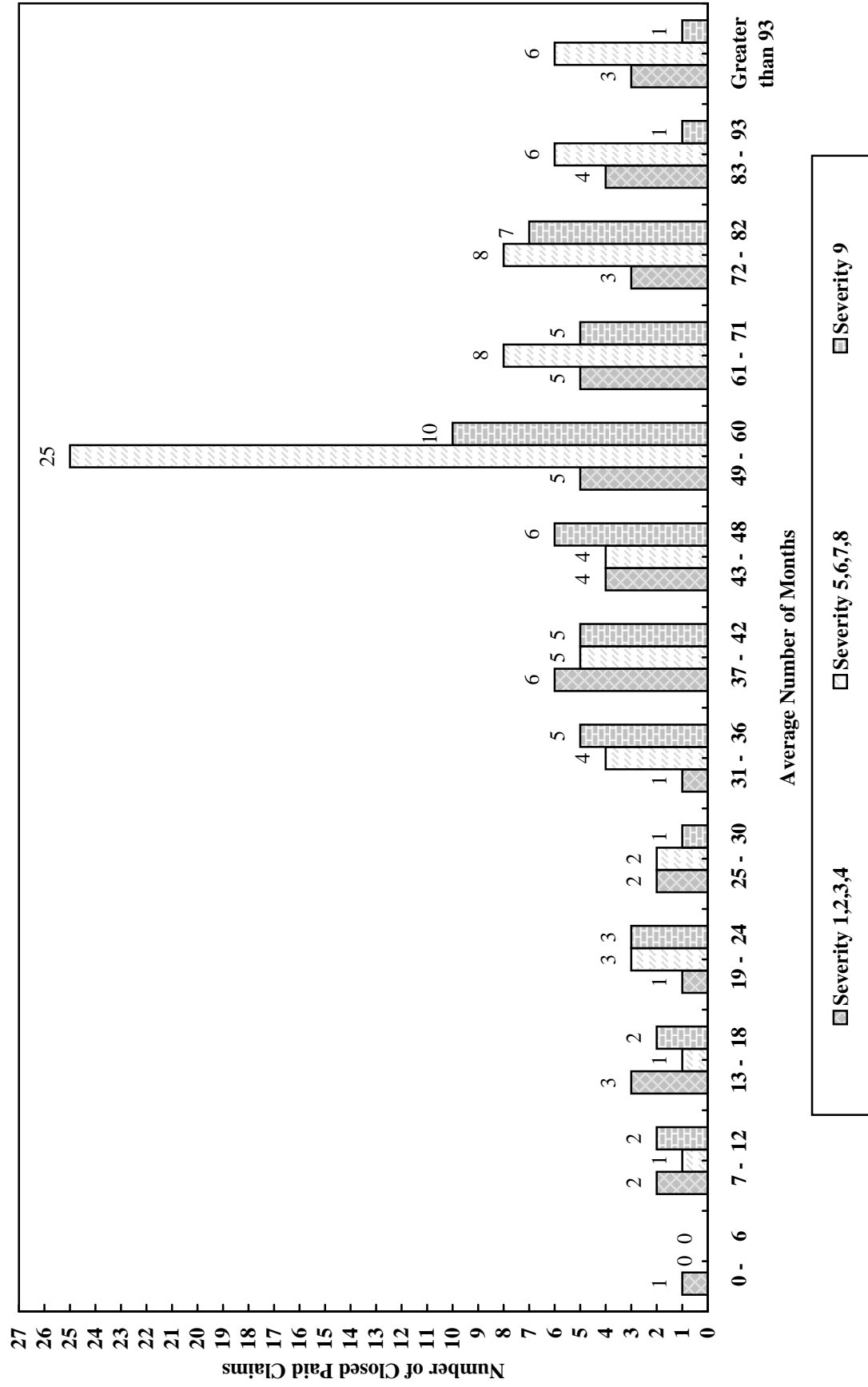
Lapsed Mths From Incident to Disposition	2006				2005				2004				2003			
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	1	7,500	0.00	0.00	0	0	0.00	0.00	1	5,000	0.00	0.00	1	5,000	0.00	0.00
7- 12	2	110,000	0.00	76.00	2	62,500	(66.67)	(21.71)	6	79,833	200.00	99.71	6	79,833	200.00	99.71
13- 18	3	450,000	(50.00)	(33.94)	6	681,250	(25.00)	146.08	8	276,844	166.67	(45.00)	8	276,844	166.67	(45.00)
19- 24	8	277,188	(20.00)	35.00	10	205,328	66.67	(45.14)	6	374,266	(33.33)	15.22	6	374,266	(33.33)	15.22
25- 30	8	490,864	(50.00)	10.02	16	446,169	(30.43)	36.06	23	327,917	15.00	44.41	23	327,917	15.00	44.41
31- 36	10	233,100	(16.67)	(43.08)	12	409,488	(7.69)	29.54	13	316,118	(31.58)	(10.69)	13	316,118	(31.58)	(10.69)
37- 42	12	211,792	(36.84)	27.52	19	292,209	(29.63)	(23.78)	27	383,353	50.00	29.78	27	383,353	50.00	29.78
43- 48	14	470,893	(22.22)	46.14	18	322,230	(5.26)	(29.36)	19	456,155	11.76	114.51	19	456,155	11.76	114.51
49- 60	41	341,199	17.14	(26.98)	35	467,266	(23.91)	25.28	46	372,965	31.43	0.43	46	372,965	31.43	0.43
61- 71	20	448,541	(16.67)	48.31	24	302,442	71.43	40.34	14	215,500	0.00	(31.33)	14	215,500	0.00	(31.33)
72- 82	13	264,313	(27.78)	(15.28)	18	311,988	80.00	21.32	10	257,167	0.00	(29.69)	10	257,167	0.00	(29.69)
83- 93	13	199,071	85.71	(42.30)	7	345,000	0.00	(77.29)	7	1,519,000	(12.50)	379.04	7	1,519,000	(12.50)	379.04
94-104	2	290,000	(60.00)	44.86	5	200,200	(44.44)	(41.88)	9	344,444	125.00	39.88	9	344,444	125.00	39.88
105-115	3	191,667	0.00	(26.98)	3	262,500	200.00	1098.41	1	21,904	(66.67)	(90.37)	1	21,904	(66.67)	(90.37)
116-126	4	429,688	33.33	(38.38)	3	697,333	200.00	132.44	1	300,000	0.00	(36.84)	1	300,000	0.00	(36.84)
127-137	1	190,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
138-148	1	225,000	0.00	(88.75)	1	2,000,000	0.00	300.00	1	500,000	(50.00)	(10.11)	1	500,000	(50.00)	(10.11)
149-159	0	0	0.00	0.00	2	1,162,656	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
182-192	2	450,000	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	29.03	1	200,000	0.00	29.03
203-214	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	0.00	7	308,929	133.33	(6.86)	3	331,667	(40.00)	(47.55)	3	331,667	(40.00)	(47.55)
TOTAL	159	330,564	(15.43)	(13.30)	188	381,290	(4.08)	0.84	196	378,104	13.95	17.88	196	378,104	13.95	17.88

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2006			2006-2005			2005			2005-2004			2004			2004-2003		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6	0	0	0.00	0.00	2	27,960	100.00	(92.01)	1	350,000	0.00	0.00	1	350,000	0.00	0.00		
7- 12	5	369,000	(22.32)	475,000	2	475,000	100.00	850.00	1	50,000	(50.00)	(85.94)	1	50,000	(50.00)	(85.94)		
13- 18	8	388,563	(2.86)	400,000	4	400,000	100.00	95.12	2	205,000	(50.00)	(38.28)	2	205,000	(50.00)	(38.28)		
19- 24	14	556,643	24.85	445,833	3	445,833	(40.00)	(18.51)	5	547,080	(37.50)	166.46	5	547,080	(37.50)	166.46		
25- 30	11	306,818	(23.06)	398,750	8	398,750	(42.86)	40.68	14	283,446	(6.67)	(12.06)	14	283,446	(6.67)	(12.06)		
31- 36	16	304,688	(5.88)	213,249	17	213,249	0.00	(39.73)	17	353,807	(15.00)	8.83	17	353,807	(15.00)	8.83		
37- 42	16	217,500	(28.08)	302,412	15	302,412	(44.44)	21.52	27	248,850	(6.90)	16.78	27	248,850	(6.90)	16.78		
43- 48	11	307,955	(31.25)	236,673	16	236,673	(42.86)	(9.93)	28	262,768	27.27	(0.93)	28	262,768	27.27	(0.93)		
49- 60	29	252,557	(9.38)	258,229	32	258,229	(20.00)	16.31	40	222,027	(9.09)	8.47	40	222,027	(9.09)	8.47		
61- 71	19	161,699	(46.15)	249,018	13	249,018	8.33	23.86	12	201,042	(53.85)	6.30	12	201,042	(53.85)	6.30		
72- 82	8	246,875	(20.00)	108,60	10	118,350	(9.09)	(72.46)	11	429,735	120.00	124.40	11	429,735	120.00	124.40		
83- 93	4	59,375	(76.64)	254,167	3	254,167	0.00	36.16	3	186,667	0.00	47.37	3	186,667	0.00	47.37		
94-104	1	450,000	0.00	0	0	0	0.00	0.00	2	150,000	(33.33)	311.90	2	150,000	(33.33)	311.90		
105-115	1	35,000	(50.00)	662,500	2	662,500	100.00	155.30	1	259,500	0.00	48.29	1	259,500	0.00	48.29		
116-126	0	0	0.00	125,000	1	125,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
138-148	0	0	0.00	0	0	0	0.00	0.00	3	55,000	200.00	(35.29)	3	55,000	200.00	(35.29)		
203-214	1	50,000	0.00	0	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
TOTAL	144	284,777	12.50	7.28	128	265,455	(23.35)	(1.29)	167	268,922	(9.24)	14.63	167	268,922	(9.24)	14.63		

Lapsed Months From Incident to Disposition **2006 Closed Paid Claims - Physicians & Surgeons**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2006			2005			2004			2003		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
0- 6	1	50,000	(75.00)	4	16,817	300.00	1	1,057	0.00	0	0.00	0.00
7-12	2	5,000	0.00	2	46,250	0.00	0	0	0.00	0	0.00	0.00
13-18	3	18,935	50.00	2	50,265	0.00	2	42,750	0.00	2	84,771	307.14
19-24	1	3,500	(80.00)	5	146,100	(28.57)	7	72.35	0.00	7	79,000	21.10
25-30	2	57,000	(33.33)	3	113,333	(40.00)	5	43.46	0.00	5	20,875	(50.13)
31-36	1	405,000	(80.00)	5	103,860	25.00	4	397.53	0.00	4	168,939	(82.00)
37-42	6	112,487	(14.29)	7	127,143	0.00	7	24.74	0.00	7	139,024	15.27
43-48	4	212,500	0.00	4	216,500	(55.56)	9	55.73	0.00	9	287,167	21.61
49-60	5	186,500	(28.57)	7	155,514	16.67	6	(45.85)	0.00	6	237,500	19.42
61-71	5	82,558	66.67	3	223,333	50.00	2	(5.96)	0.00	2	90,597	3.90
72-82	3	80,000	0.00	3	230,229	(40.00)	5	154.12	0.00	5	65,000	0.00
83-93	4	124,375	300.00	1	87,500	(50.00)	2	34.62	0.00	2	0	0.00
94-104	2	15,302	0.00	2	412,500	0.00	0	0	0.00	0	0	0.00
116-126	1	62,500	0.00	0	0	0.00	0	0	0.00	0	0	0.00
127-137	0	0	0.00	1	50,000	0.00	0	0	0.00	0	0	0.00
TOTAL	40	108,503	(18.37)	49	143,222	(2.00)	50	127,465	(12.28)	50	127,465	(14.66)

Severity 5,6,7,8

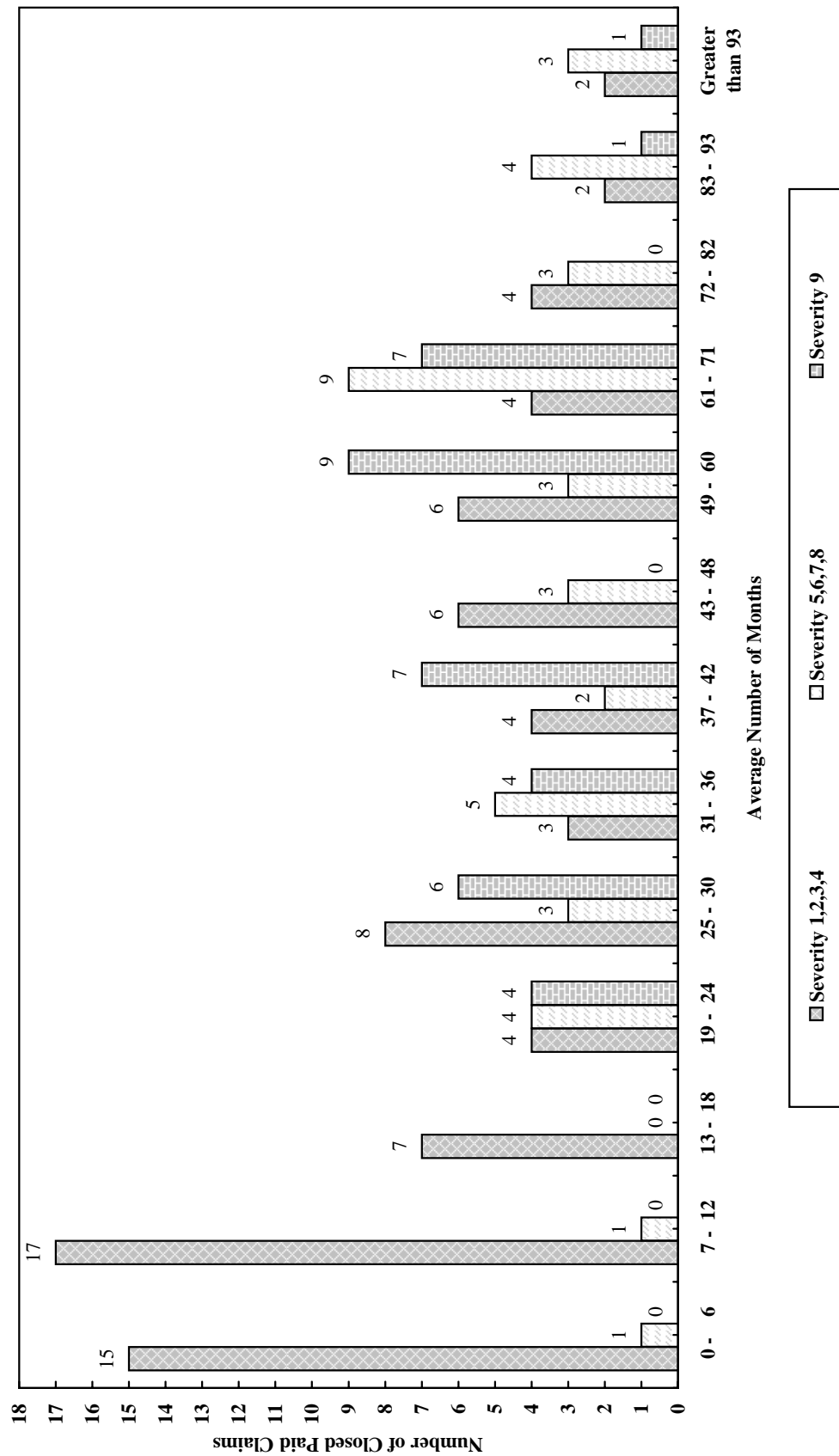
Lapsed Mths From Incident to Disposition	2006			2005			2004			2003		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid
7-12	1	150,000	0.00	1	90,000	0.00	0	0	0.00	0	0	0.00
13-18	1	950,000	(50.00)	2	515,000	0.00	2	43.06	0.00	2	360,000	(64.00)
19-24	3	350,000	200.00	1	1,150,000	(75.00)	4	161.28	0.00	4	440,149	(3.37)
25-30	2	237,500	(75.00)	8	182,827	(27.27)	11	(52.03)	0.00	11	381,091	175.00
31-36	4	262,500	(20.00)	5	450,000	(16.67)	6	18.94	0.00	6	378,333	(25.00)
37-42	5	287,000	(50.00)	10	367,197	0.00	10	(14.08)	0.00	10	427,352	25.00
43-48	4	411,250	(55.56)	9	359,600	0.00	9	3.32	0.00	9	348,032	41.23
49-60	25	308,465	31.58	19	598,207	(24.00)	25	60.13	0.00	25	373,568	(3.43)
61-71	8	482,813	(20.00)	10	193,382	42.86	7	(19.57)	0.00	7	240,429	16.67
72-82	8	330,808	0.00	8	328,688	14.29	7	11.33	0.00	7	295,239	(15.65)
83-93	6	119,306	50.00	4	166,250	0.00	4	(52.94)	0.00	4	353,250	(33.33)
94-104	1	575,000	(75.00)	4	240,250	(20.00)	5	(59.42)	0.00	5	592,000	150.00
105-115	1	500,000	0.00	1	750,000	0.00	1	3324.03	0.00	1	21,904	(50.00)
116-126	2	100,000	0.00	2	496,000	100.00	1	65.33	0.00	1	300,000	0.00
138-148	0	0	0.00	0	0	0.00	1	0	0.00	1	500,000	(50.00)
182-192	1	700,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
203-214	1	200,000	0.00	0	0	0.00	0	0	0.00	0	0	0.00
215-225	0	0	0.00	4	471,875	33.33	3	42.27	0.00	3	331,667	(58.74)
TOTAL	73	326,937	(17.05)	88	387,224	(8.33)	96	371,116	23.08	96	371,116	17.48

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2006			2006-2005			2005			2005-2004			2004			2004-2003		
	Number of Paid Claims	Average Indemnity Per Claim		Change of Claims Paid	Ave Indemnity		Number of Paid Claims	Average Indemnity Per Claim		Change of Claims Paid	Ave Indemnity		Number of Paid Claims	Average Indemnity Per Claim		Change of Claims Paid	Ave Indemnity	
0- 6	0	0		0.00	0.00		1	50,000		0.00	0.00		0	0		0.00	0.00	
7- 12	2	600,000		0.00	0.00		0	0		0.00	0.00		0	0		0.00	0.00	
13- 18	2	818,750		0.00	72.37		2	475,000		0.00	131.71		2	205,000		100.00	36.67	
19- 24	3	320,000		0.00	0.00		0	0		0.00	0.00		3	375,133		0.00	27.89	
25- 30	1	325,000		(66.67)	(13.33)		3	375,000		0.00	0.22		3	374,167		(25.00)	(10.65)	
31- 36	5	267,900		(28.57)	70.48		7	157,143		(22.22)	(59.30)		9	386,061		28.57	(19.93)	
37- 42	5	113,000		(28.57)	(70.41)		7	381,929		(30.00)	22.41		10	312,000		11.11	147.81	
43- 48	6	231,250		(25.00)	43.51		8	161,136		(50.00)	(43.89)		16	287,188		220.00	(9.12)	
49- 60	10	300,915		(44.44)	9.96		18	273,652		5.88	7.00		17	255,739		0.00	(8.81)	
61- 71	5	293,256		0.00	(35.12)		5	452,000		(50.00)	117.05		10	208,250		150.00	19.00	
72- 82	7	271,429		16.67	103.95		6	133,083		20.00	(67.38)		5	407,958		150.00	78.34	
83- 93	1	50,000		(50.00)	(83.67)		2	306,250		0.00	0.00		0	0		0.00	0.00	
94-104	1	450,000		0.00	0.00		0	0		0.00	0.00		2	150,000		0.00	361.54	
105-115	0	0		0.00	0.00		2	662,500		100.00	155.30		1	259,500		0.00	48.29	
116-126	0	0		0.00	0.00		1	125,000		0.00	0.00		0	0		0.00	0.00	
138-148	0	0		0.00	0.00		0	0		0.00	0.00		1	10,000		0.00	(88.24)	
TOTAL	48	297,707		(22.58)	7.10		62	277,973		(21.52)	(4.05)		79	289,706		36.21	6.56	

Lapsed Months From Incident to Disposition 2006 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2006 Number of Paid Claims	2006-2005			2005			2004-2003				
		Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	15	9,668	50.00	91.44	10	5,050	66.67	98.89	6	2,539	(14.29)	(76.22)
7- 12	17	12,969	41.67	24.98	12	10,377	0.00	(43.41)	12	18,336	0.00	(39.35)
13- 18	7	113,962	(22.22)	340.40	9	25,877	50.00	41.02	6	18,350	(14.29)	(43.29)
19- 24	4	18,750	(33.33)	(45.90)	6	34,660	100.00	(43.95)	3	61,833	(40.00)	50.71
25- 30	8	27,938	14.29	(29.78)	7	39,786	40.00	75.99	5	22,607	(37.50)	22.42
31- 36	3	61,667	(40.00)	164.54	5	23,311	(16.67)	82.22	6	12,793	(14.29)	(77.56)
37- 42	4	113,125	(33.33)	103.52	6	55,583	50.00	107.79	4	26,750	(20.00)	(75.68)
43- 48	6	82,917	100.00	537.82	3	13,000	(25.00)	(64.01)	4	36,125	100.00	(45.47)
49- 60	6	87,750	20.00	(90.41)	5	915,000	25.00	200.62	4	304,375	0.00	296.66
61- 71	4	175,625	300.00	602.50	1	25,000	(66.67)	(93.15)	3	365,000	50.00	702.20
72- 82	4	35,625	100.00	(57.89)	2	84,594	100.00	196.82	1	28,500	0.00	0.00
83- 93	2	13,750	100.00	(81.67)	1	75,000	0.00	0.00	0	0	0.00	0.00
105-115	1	62,498	0.00	56.25	1	40,000	0.00	0.00	0	0	0.00	0.00
116-126	1	5,000	0.00	0.00	0	0	0.00	0.00	2	255,000	0.00	0.00
TOTAL	82	49,551	20.59	(46.24)	68	92,171	21.43	35.01	56	68,271	(5.08)	61.35

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2006			2006-2005			2005			2005-2004			2004			2004-2003		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		
0- 6	1	7,500	0.00	0.00	0	0	0.00	0.00	1	5,000	0.00	0.00	1	5,000	0.00	0.00		
7-12	1	70,000	0.00	0.00	0	0	0.00	0.00	5	92,800	0.00	0.00	5	92,800	0.00	0.00		
13-18	0	0	0.00	0.00	3	969,167	0.00	786.47	3	109,329	0.00	0.00	3	109,329	0.00	0.00		
19-24	4	104,375	(20.00)	(29.36)	5	147,750	400.00	(68.89)	1	475,000	(66.67)	876.03	1	475,000	(66.67)	876.03		
25- 30	3	179,297	0.00	20.33	3	149,000	(25.00)	(25.59)	4	200,250	33.33	54.83	4	200,250	33.33	54.83		
31-36	5	254,500	400.00	239.33	1	75,000	(50.00)	(70.85)	2	257,268	(33.33)	(81.07)	2	257,268	(33.33)	(81.07)		
37-42	2	225,000	(50.00)	51.26	4	148,750	(55.56)	(65.78)	9	434,667	80.00	(0.51)	9	434,667	80.00	(0.51)		
43-48	3	1,063,333	(50.00)	225.93	6	326,250	50.00	(67.00)	4	988,665	(20.00)	591.37	4	988,665	(20.00)	591.37		
49-60	3	141,667	(40.00)	124.87	5	63,000	(37.50)	(39.74)	8	104,544	166.67	(54.79)	8	104,544	166.67	(54.79)		
61- 71	9	347,500	28.57	(39.88)	7	578,005	250.00	272.91	2	155,000	0.00	(85.12)	2	155,000	0.00	(85.12)		
72- 82	3	221,533	(40.00)	(30.62)	5	319,286	400.00	219.29	1	100,000	(50.00)	(87.81)	1	100,000	(50.00)	(87.81)		
83- 93	4	364,274	100.00	(51.43)	2	750,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
94-104	0	0	0.00	0.00	0	0	0.00	0.00	2	50,000	100.00	(66.67)	2	50,000	100.00	(66.67)		
105-115	1	25,000	(50.00)	33.33	2	18,750	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
116-126	1	1,250,000	0.00	13.64	1	1,100,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
149-159	0	0	0.00	0.00	1	625,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
182-192	1	200,000	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	0.00	1	200,000	0.00	0.00		
215-225	0	0	0.00	0.00	2	125,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
TOTAL	41	319,380	(12.77)	(7.29)	47	344,483	9.30	23.43	43	279,082	43.33	(36.92)	43	279,082	43.33	(36.92)		

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 9

Lapsed Mths From Incident to Disposition	2006			2006-2005			2005			2005-2004			2004			2004-2003		
	Number of Paid Claims	Average Indemnity Per Claim	Average Change of Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Average Change of Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Average Change of Claims Paid	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Average Change of Claims Paid
0- 6	0	0	0.00	0.00	0.00	1	5,919	0.00	0.00	(98.31)	1	350,000	0.00	0.00	0.00	0	0	0.00
7- 12	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
13- 18	0	0	0.00	0.00	0.00	1	350,000	0.00	0.00	(60.40)	0	0	0.00	0.00	0.00	0	0	0.00
19- 24	4	608,250	100.00	90.82	318,750	2	425,000	0.00	0.00	70.00	2	805,000	0.00	100.00	3120.00	2	805,000	100.00
25- 30	6	166,667	100.00	(60.78)	425,000	3	233,571	0.00	0.00	(24.04)	3	307,500	0.00	0.00	76.47	3	250,000	0.00
31- 36	4	141,250	(42.86)	(39.53)	224,167	7	233,571	133.33	133.33	(24.04)	3	307,500	(25.00)	(25.00)	183.74	3	307,500	(25.00)
37- 42	7	141,429	133.33	(36.91)	470,000	3	224,167	(62.50)	(62.50)	8.59	8	206,442	(20.00)	(20.00)	(37.08)	8	206,442	(20.00)
43- 48	0	0	0.00	0.00	0.00	3	470,000	(57.14)	(57.14)	118.24	7	215,357	16.67	16.67	(35.39)	7	215,357	16.67
49- 60	9	78,333	80.00	(63.22)	213,000	5	213,000	0.00	0.00	84.65	5	115,355	(58.33)	(58.33)	5.27	5	115,355	(58.33)
61- 71	7	153,929	40.00	40.83	109,300	5	109,300	400.00	400.00	(51.42)	1	225,000	(90.00)	(90.00)	23.29	1	225,000	(90.00)
72- 82	0	0	0.00	0.00	0.00	2	92,500	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
83- 93	1	100,000	0.00	0.00	0.00	0	0	0.00	0.00	0.00	2	212,500	100.00	100.00	4150.00	2	212,500	100.00
94-104	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
105-115	1	35,000	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00
138-148	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	1	100,000	0.00	0.00	0.00	1	100,000	0.00
TOTAL	39	177,064	21.88	(27.19)	243,201	32	243,201	(3.03)	(3.03)	(1.14)	33	246,009	(35.29)	(35.29)	16.21	33	246,009	(35.29)

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2006

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	192	361	51	12,560,789	7,000,148	5,560,641
INTERMED INSURANCE COMPANY	38	219	32	9,105,750	7,392,194	1,713,556
MEDICAL PROTECTIVE COMPANY	90	191	41	9,088,912	4,499,993	4,588,919
MISSOURI HOSPITAL PLAN	126	184	61	6,589,784	3,953,870	2,635,914
MEDICAL ASSURANCE CO INC THE	69	176	19	5,854,970	3,795,970	2,059,000
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	24	120	18	5,935,571	3,136,265	2,799,306
EVEREST INDEMNITY INSURANCE COMPANY	69	115	1	205,000	0	205,000
HEALTH CARE INDEMNITY INC	41	97	30	4,394,881	2,184,981	2,209,900
DOCTORS COMPANY AN INTERINS EXCHANGE	27	71	15	7,831,755	5,422,681	2,409,074
TRUMAN MEDICAL CENTER	30	58	14	4,616,711	522,211	4,094,500
CURATORS OF THE UNIVERSITY OF MISSOURI	29	55	17	1,043,500	544,600	498,900
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	34	55	2	1,050,000	630,000	420,000
CHICAGO INSURANCE COMPANY	4	52	18	6,464,659	4,885,007	1,579,652
COX MEDICAL CENTER	23	39	10	3,837,890	2,825,300	1,012,590
HEARTLAND HEALTH	30	33	15	471,548	282,928	188,620
MEDICAL LIABILITY ALLIANCE	20	30	5	777,500	466,500	311,000
RECIPROCAL OF AMERICA	0	29	10	890,000	534,000	356,000
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	16	22	4	216,500	11,269	205,231
TRUCK INSURANCE EXCHANGE	4	22	3	1,425,000	779,334	645,666
LEXINGTON INSURANCE COMPANY	4	21	5	1,335,322	175,700	1,159,622
SSM HEALTH CARE SYSTEM	29	21	9	1,233,400	155,580	1,077,820
NCMIC INSURANCE COMPANY	8	20	9	406,660	203,330	203,330
PHARMACISTS MUTUAL INSURANCE COMPANY	16	20	11	384,492	104,354	280,138
COLUMBIA CASUALTY COMPANY	9	19	6	815,000	378,715	436,285
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	8	15	5	1,095,000	536,554	558,446
MID CENTURY INSURANCE COMPANY	2	13	4	855,000	383,333	471,667
ST LUKES HOSPITAL - KANSAS CITY	6	12	4	500,000	83,500	416,500
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	8	12	0	0	0	0
KANSAS MEDICAL MUTUAL INS CO	11	11	2	675,000	337,500	337,500
CINCINNATI INSURANCE COMPANY THE	3	11	6	1,074,963	8,500	1,066,463
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	6	11	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	17	11	2	315,000	0	315,000
ST JOHNS REGIONAL MEDICAL CENTER	5	11	4	586,731	293,365	293,366
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1	10	7	1,105,000	50,000	1,055,000
HOSPITAL CORPORATION OF AMERICA	1	10	7	2,122,500	401,700	1,720,800
OMS NATIONAL INSURANCE COMPANY RRG	5	9	1	20,000	5,000	15,000
OHIC INSURANCE COMPANY	0	8	5	648,750	22,000	626,750
PREFERRED PROFESSIONAL INSURANCE COMPANY	4	7	2	375,000	235,000	140,000
TIG INSURANCE COMPANY	0	7	2	29,500	25,000	4,500
CONTINENTAL CASUALTY COMPANY	13	7	1	450,000	225,000	225,000
PREFERRED PHYSICIANS MEDICAL RRG INC	3	6	1	400,000	50,000	350,000
ST PAUL FIRE & MARINE INSURANCE CO	26	6	4	284,179	199,179	85,000
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	5	6	4	2,550,000	400,468	2,149,532
TIG SPECIALTY INSURANCE COMPANY	0	5	4	85,000	0	85,000
NEW LIBERTY HOSPITAL DISTRICT	1	5	1	29,600	29,600	0
ACE AMERICAN INSURANCE COMPANY	3	5	2	310,000	0	310,000
PACO ASSURANCE COMPANY INC	3	5	2	96,000	13,981	82,019
NORTH KANSAS CITY HOSPITAL	0	5	4	2,275,000	653,000	1,622,000
EVANSTON INSURANCE COMPANY	2	4	2	207,071	94,571	112,500
FIREMANS FUND INSURANCE COMPANY	0	4	4	172,250	45,700	126,550
COMMUNITY HEALTH SYSTEMS INC	4	3	1	20,000	5,000	15,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1	3	1	950,000	475,000	475,000
CATLIN INSURANCE COMPANY LTD	0	3	2	250,000	250,000	0
COMMONWEALTH INSURANCE COMPANY	0	2	1	625,000	400,000	225,000
DARWIN NATIONAL ASSURANCE COMPANY	1	2	0	0	0	0
CLARENDON NATIONAL INSURANCE COMPANY	0	2	0	0	0	0
MISSOURI PHYSICIANS ASSOCIATES	1	2	0	0	0	0
INTERSTATE INDEMNITY COMPANY	0	2	1	100,000	100,000	0
PHICO INSURANCE COMPANY	0	2	1	3,103	0	3,103
AMERICAN HOME ASSURANCE COMPANY	0	2	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	1	2	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	0	1	1	275,000	10,000	265,000
ILLINOIS UNION INSURANCE COMPANY	1	1	1	5,000	0	5,000

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2006

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PACIFIC INSURANCE COMPANY	0	1	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	1	600,000	100,000	500,000
DEPAUL HEALTH CENTER	0	1	1	200,000	50,000	150,000
SISTERS OF MERCY HEALTH SYSTEM	8	1	0	0	0	0
EXECUTIVE RISK INDEMNITY INC	0	1	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	1	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	1	0	0	0	0
FRONTIER INSURANCE COMPANY	1	1	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	1	1	1,333	1,333	0
TRAVELERS INDEMNITY COMPANY	0	1	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	1	1	364,882	7,000	357,882
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	0	1	1	150,000	100,000	50,000
FORTRESS INSURANCE COMPANY	3	1	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	1	200,000	50,000	150,000
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	1	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	0	0	0	0
ASCENSION HEALTH	7	1	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE COMPANY	1	0	0	0	0	0
ARCH SPECIALTY INSURANCE COMPANY	1	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2	0	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	6	0	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
GALEN INSURANCE COMPANY	1	0	0	0	0	0
TOTAL	1,113	2,292	501	106,541,456	55,526,214	51,015,242

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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2005

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
INTERMED INSURANCE COMPANY	162	260	53	14,656,456	10,462,879	4,193,577
MEDICAL PROTECTIVE COMPANY	165	185	46	7,861,674	5,295,343	2,566,331
MISSOURI HOSPITAL PLAN	249	185	61	8,365,077	5,305,962	3,059,115
MEDICAL ASSURANCE CO INC THE	244	168	20	4,459,688	1,711,123	2,748,565
MISSOURI PROFESSIONALS MUTUAL	556	133	21	3,380,920	1,505,891	1,875,029
CHICAGO INSURANCE COMPANY	19	72	39	12,706,107	9,018,607	3,687,500
DOCTORS COMPANY AN INTERINS EXCHANGE	82	67	17	6,560,431	3,146,003	3,414,428
EVEREST INDEMNITY INSURANCE COMPANY	95	58	2	845,000	246,000	599,000
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	146	48	11	8,528,850	6,047,691	2,481,159
CURATORS OF THE UNIVERSITY OF MISSOURI	81	47	7	5,853,011	3,700,000	2,153,011
HEALTH CARE INDEMNITY INC	124	40	16	1,348,469	878,419	470,050
PREFERRED PROFESSIONAL INSURANCE COMPANY	35	38	11	1,775,000	1,240,000	535,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	34	2	201,615	1,615	200,000
RECIPROCAL OF AMERICA	0	32	15	3,070,930	1,463,711	1,607,219
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	104	29	4	1,705,158	997,500	707,658
TRUCK INSURANCE EXCHANGE	23	25	1	350,000	0	350,000
MID CENTURY INSURANCE COMPANY	9	23	8	3,195,000	1,871,000	1,324,000
TIG INSURANCE COMPANY	1	22	5	1,285,000	440,000	845,000
COLUMBIA CASUALTY COMPANY	19	18	7	3,389,500	1,589,500	1,800,000
ST LUKES HOSPITAL - KANSAS CITY	23	18	3	4,173,607	3,510,500	663,107
COX MEDICAL CENTER	61	18	8	2,443,000	767,022	1,675,978
HOSPITAL CORPORATION OF AMERICA	1	18	13	2,683,500	1,611,268	1,072,232
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	33	17	5	936,301	467,500	468,801
PHARMACISTS MUTUAL INSURANCE COMPANY	19	15	11	197,896	50,196	147,700
CONTINENTAL CASUALTY COMPANY	12	15	7	825,000	354,000	471,000
NCMIC INSURANCE COMPANY	19	14	6	361,256	180,628	180,628
HEARTLAND HEALTH	37	14	8	600,000	336,000	264,000
CINCINNATI INSURANCE COMPANY THE	11	11	8	1,986,113	94,104	1,892,009
LEXINGTON INSURANCE COMPANY	31	10	4	120,000	52,000	68,000
MEDICAL LIABILITY ALLIANCE	62	10	4	223,184	96,633	126,551
ST PAUL FIRE & MARINE INSURANCE CO	4	10	5	709,500	286,850	422,650
ST JOHNS REGIONAL MEDICAL CENTER	12	10	4	1,355,000	677,500	677,500
KANSAS MEDICAL MUTUAL INS CO	32	8	2	825,000	412,500	412,500
NEW LIBERTY HOSPITAL DISTRICT	2	7	4	149,699	0	149,699
PREFERRED PHYSICIANS MEDICAL RRG INC	15	7	0	0	0	0
EVANSTON INSURANCE COMPANY	4	6	4	1,916,118	1,065,118	851,000
NORTH KANSAS CITY HOSPITAL	10	6	2	200,000	90,000	110,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	30	6	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	15	5	4	353,950	83,662	270,288
COMMONWEALTH INSURANCE COMPANY	0	5	0	0	0	0
TIG SPECIALTY INSURANCE COMPANY	2	5	3	2,300,312	2,100,312	200,000
ACE AMERICAN INSURANCE COMPANY	3	5	4	105,052	10,000	95,052
LLOYDS SYNDICATE #2003	1	5	4	774,800	474,800	300,000
ZURICH AMERICAN INSURANCE COMPANY	0	5	5	2,667,500	740,500	1,927,000
SSM HEALTH CARE SYSTEM	31	4	2	15,556	15,556	0
MISSOURI PHYSICIANS ASSOCIATES	0	4	2	268,500	120,000	148,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	15	4	4	377,500	51,550	325,950
OMS NATIONAL INSURANCE COMPANY RRG	9	3	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	3	2	845,000	837,097	7,903
COMMUNITY HEALTH SYSTEMS INC	4	3	3	305,000	150,000	155,000
OHIC INSURANCE COMPANY	1	3	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	0	3	1	115,500	0	115,500
HUDSON SPECIALTY INSURANCE COMPANY	34	3	0	0	0	0
TRAVELERS INDEMNITY COMPANY	1	3	3	309,750	206,938	102,812
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	2	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	1	2	1	48,860	0	48,860
PACIFIC INSURANCE COMPANY	0	2	1	400,000	100,000	300,000
DEPAUL HEALTH CENTER	0	2	2	1,725,000	988,000	737,000
ST LOUIS UNIVERSITY MEDICAL CENTER	0	2	2	675,000	0	675,000
EXECUTIVE RISK INDEMNITY INC	0	2	1	350,000	0	350,000
PHICO INSURANCE COMPANY	0	2	1	4,188	4,188	0
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	1	170,000	170,000	0
CONTINENTAL INSURANCE COMPANY THE	2	2	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2005

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
GULF INSURANCE COMPANY	1	2	0	0	0	0
FORTRESS INSURANCE COMPANY	7	2	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	3	1	0	0	0	0
AMERICAN EQUITY INSURANCE CO	0	1	0	0	0	0
TRUMAN MEDICAL CENTER	81	1	0	0	0	0
PROVIDERS INS CO	0	1	1	50,000	28,000	22,000
GRANITE STATE INSURANCE COMPANY	1	1	1	15,000	15,000	0
TRAVELERS CASUALTY AND SURETY COMPANY	0	1	1	730,000	151,000	579,000
ST PAUL MERCURY INSURANCE COMPANY	0	1	1	57,500	22,000	35,500
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	10	1	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	6	1	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	6	1	0	0	0	0
DARWIN NATIONAL ASSURANCE COMPANY	4	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	0	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	13	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
NATIONAL CASUALTY COMPANY	1	0	0	0	0	0
PACO ASSURANCE COMPANY INC	5	0	0	0	0	0
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	0	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	2	0	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	6	0	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY	3	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	8	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
ASCENSION HEALTH	5	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
TOTAL	2,822	1,799	494	121,907,028	71,241,666	50,665,362

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
INTERMED INSURANCE COMPANY	165	297	51	16,044,500	12,648,171	3,396,329
MEDICAL ASSURANCE CO INC THE	180	215	24	7,487,244	2,916,698	4,570,546
CHICAGO INSURANCE COMPANY	42	191	85	23,085,071	13,690,271	9,394,800
MEDICAL PROTECTIVE COMPANY	167	154	28	5,712,435	4,315,047	1,397,388
MISSOURI HOSPITAL PLAN	169	136	54	8,732,845	4,499,755	4,233,090
CURATORS OF THE UNIVERSITY OF MISSOURI	65	70	25	5,021,750	1,777,168	3,244,582
RECIPROCAL OF AMERICA	4	67	22	4,300,144	2,291,880	2,008,264
DOCTORS COMPANY AN INTERINS EXCHANGE	80	60	9	2,186,419	2,171,396	15,023
TRUCK INSURANCE EXCHANGE	20	50	4	970,000	110,000	860,000
MID CENTURY INSURANCE COMPANY	22	45	5	2,375,981	651,981	1,724,000
EVEREST INDEMNITY INSURANCE COMPANY	65	39	8	2,278,000	410,000	1,868,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	11	33	6	545,487	290,000	255,487
HOSPITAL CORPORATION OF AMERICA	1	31	16	1,735,500	1,165,418	570,082
MISSOURI PROFESSIONALS MUTUAL	170	30	9	1,649,000	1,435,159	213,841
HEALTH CARE INDEMNITY INC	74	28	6	392,457	221,399	171,058
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	13	27	7	1,222,342	706,750	515,592
COLUMBIA CASUALTY COMPANY	15	24	10	2,479,790	825,170	1,654,620
PREFERRED PROFESSIONAL INSURANCE COMPANY	15	24	10	3,788,519	3,788,519	0
ST PAUL FIRE & MARINE INSURANCE CO	6	24	12	11,371,140	10,064,640	1,306,500
CONTINENTAL CASUALTY COMPANY	5	23	8	1,866,703	660,250	1,206,453
PHARMACISTS MUTUAL INSURANCE COMPANY	20	22	12	268,312	91,103	177,209
NCMIC INSURANCE COMPANY	17	21	5	273,125	136,563	136,562
TIG INSURANCE COMPANY	8	19	2	900,000	900,000	0
CINCINNATI INSURANCE COMPANY THE	13	15	7	1,062,369	11,375	1,050,994
PHICO INSURANCE COMPANY	0	15	3	29,434	29,434	0
TRUMAN MEDICAL CENTER	12	13	3	190,000	5,000	185,000
TIG SPECIALTY INSURANCE COMPANY	0	12	7	1,826,725	1,596,725	230,000
ST LUKES HOSPITAL - KANSAS CITY	20	12	5	1,817,000	1,001,674	815,326
OHIC INSURANCE COMPANY	1	12	6	1,240,000	0	1,240,000
FIREMANS FUND INSURANCE COMPANY	3	12	7	1,092,500	356,634	735,866
LEXINGTON INSURANCE COMPANY	8	10	3	307,000	152,047	154,953
ST JOHNS REGIONAL MEDICAL CENTER	7	10	4	1,450,000	860,000	590,000
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	9	0	0	0	0
SSM HEALTH CARE SYSTEM	23	9	3	85,000	0	85,000
TRANSPORTATION INSURANCE COMPANY	0	9	5	1,295,000	261,000	1,034,000
NEW LIBERTY HOSPITAL DISTRICT	9	8	3	77,909	0	77,909
COX MEDICAL CENTER	20	8	8	3,130,000	728,191	2,401,809
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	7	4	402,500	111,476	291,024
KANSAS MEDICAL MUTUAL INS CO	18	7	1	100,896	55,493	45,403
NORTH KANSAS CITY HOSPITAL	3	7	2	35,000	1,500	33,500
MEDICAL LIABILITY ALLIANCE	29	6	1	390,000	218,400	171,600
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	43	6	0	0	0	0
MISSOURI PHYSICIANS ASSOCIATES	1	5	3	358,000	127,500	230,500
PREFERRED PHYSICIANS MEDICAL RRG INC	10	5	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	5	5	4,486,250	2,166,250	2,320,000
OMS NATIONAL INSURANCE COMPANY RRG	5	4	1	10,000	0	10,000
EVANSTON INSURANCE COMPANY	4	4	3	345,832	71,196	274,636
INTERSTATE FIRE & CASUALTY COMPANY	0	4	4	2,541,000	2,255,000	286,000
AMERICAN INTERNATIONAL SPECIALTY LINES	2	4	1	985,596	0	985,596
CHILDRENS MERCY HOSPITAL	0	4	0	0	0	0
CONTINENTAL INSURANCE COMPANY THE	0	4	3	2,125,000	1,664,250	460,750
KNEIBERT CLINIC L.L.C.	0	4	0	0	0	0
HEARTLAND HEALTH	23	4	3	62,115	33,278	28,837
ISMIE MUTUAL INSURANCE COMPANY	1	4	3	312,500	20,000	292,500
PACIFIC INSURANCE COMPANY	1	3	1	35,000	20,000	15,000
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	3	3	2	145,000	145,000	0
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	5	3	2	123,500	0	123,500
COMMONWEALTH INSURANCE COMPANY	0	2	1	490,000	490,000	0
AMERICAN EQUITY INSURANCE CO	0	2	1	15,000	15,000	0
GULF INSURANCE COMPANY	0	2	2	53,500	13,200	40,300
RELIAANCE INSURANCE COMPANY	0	2	0	0	0	0
ST PAUL MERCURY INSURANCE COMPANY	0	2	1	250,000	45,000	205,000
GENERAL STAR INDEMNITY COMPANY	0	1	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2004

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
SPECTRUM EMERGENCY CARE INC	0	1	1	55,000	0	55,000
CLARENDON NATIONAL INSURANCE COMPANY	0	1	1	144,500	0	144,500
COMMERCIAL CASUALTY INSURANCE COMPANY	0	1	1	150,000	150,000	0
EXECUTIVE RISK INDEMNITY INC	0	1	1	750,000	0	750,000
CHURCH MUTUAL INSURANCE COMPANY	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	1	500,000	250,000	250,000
FORTRESS INSURANCE COMPANY	1	1	1	20,000	8,000	12,000
COMMUNITY HEALTH SYSTEMS INC	1	0	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	2	0	0	0	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	2	0	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	8	0	0	0	0	0
TRAVELERS INDEMNITY COMPANY	1	0	0	0	0	0
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	1	0	0	0	0	0
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	8	0	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	2	0	0	0	0	0
CATLIN INSURANCE COMPANY LTD	3	0	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	2	0	0	0	0	0
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2	0	0	0	0	0
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	1	0	0	0	0	0
ASCENSION HEALTH	5	0	0	0	0	0
WASHINGTON UNIVERSITY IN ST LOUIS SCHOOL OF MEDICINE	60	0	0	0	0	0
TOTAL	1,708	1,895	532	133,175,890	78,629,961	54,545,929

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2004 - 2006).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2006	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	199	364	132	22,990,106	12,106,006	10,884,100
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	90	319	56	17,399,800	9,301,536	8,098,264
80143 SURGERY GENERAL NOC M.D.	34	106	20	5,944,873	3,543,128	2,401,745
80257 INTERNAL MED NO SURGERY M.D.	39	84	10	3,849,500	1,395,500	2,454,000
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	33	71	12	3,863,804	2,862,363	1,001,441
80154 SURGERY ORTHOPEDIC M.D.	44	71	19	4,650,500	3,672,109	978,391
80964 NURSES - RNS	39	69	5	1,144,000	40,000	1,104,000
80611 HOSPITAL FOR PROFIT BED	37	66	31	5,468,381	1,871,781	3,596,600
80211 DENTIST NOC	43	59	18	924,618	196,057	728,561
80420 FAMILY PHYSICIAN NO SURGERY M.D.	21	57	9	1,794,652	765,000	1,029,652
93215 HOSPITAL GOVERNMENT BED	32	54	16	1,118,494	682,936	435,558
80151 ANESTHESIOLOGY M.D.	13	48	9	2,937,986	1,912,986	1,025,000
80249 PSYCHIATRY M.D.	18	44	2	32,333	32,333	0
80268 PHYSICIANS NO SURGERY NOC M.D.	29	40	4	290,000	217,500	72,500
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	29	39	9	3,127,500	2,225,671	901,829
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	12	37	6	810,000	551,334	258,666
84420 FAMILY PHYSICIAN NO SURGERY D.O.	16	35	6	1,100,000	975,000	125,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	9	31	4	1,500,000	793,000	707,000
80152 SURGERY NEUROLOGY M.D.	9	28	5	2,645,000	1,198,468	1,446,532
80998 NURSE NOC	8	28	7	2,035,000	745,500	1,289,500
80284 INTERNAL MED MINOR SURG M.D.	10	27	2	500,000	187,220	312,780
80102 EMERGENCY MED NO SURGERY M.D.	10	24	4	975,000	625,000	350,000
80156 SURGERY PLASTIC M.D.	16	24	5	952,920	322,920	630,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	23	0	0	0	0
80993 CHIROPODIST	10	23	7	1,191,000	550,535	640,465
59112 PHARMACISTS	18	22	13	489,492	143,069	346,423
80145 SURGERY UROLOGICAL M.D.	10	22	5	2,928,238	2,143,238	785,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	8	22	3	762,500	500,000	262,500
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	15	21	1	40,000	40,000	0
80410 CHIROPRACTORS	11	20	8	327,660	163,830	163,830
84268 PHYSICIANS NO SURGERY NOC D.O.	6	17	3	241,000	58,369	182,631
80210 DENTIST ORAL SURGERY	11	16	2	27,750	12,750	15,000
80923 NURSE HOME FOR PROFIT BED	6	14	9	2,533,750	7,200	2,526,550
80963 NURSES - LPNS	8	13	1	135,000	0	135,000
84154 SURGERY ORTHOPEDIC D.O.	10	13	4	1,269,882	429,426	840,456
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	3	11	1	450,000	225,000	225,000
80144 SURGERY THORACIC M.D.	4	10	0	0	0	0
80157 EMERGENCY MED MAJOR SURG M.D.	3	10	1	250,000	0	250,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	10	1	135,000	23,000	112,000
80267 PEDIATRICS NO SURGERY M.D.	11	10	2	250,000	75,000	175,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	9	10	0	0	0	0
80141 SURGERY CARDIAC M.D.	1	9	1	625,000	400,000	225,000
80924 NURSE HOME NOT PROFIT BED	7	9	6	663,750	22,000	641,750
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	8	9	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	2	8	2	1,150,000	1,050,000	100,000
80283 INTENSIVE CARE MEDICINE M.D.	1	8	0	0	0	0
80960 NURSE ANESTHETISTS	3	8	1	903,534	903,534	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	8	1	637,500	389,250	248,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	7	3	235,000	100,000	135,000
80288 NEUROLOGY MINOR SURG M.D.	3	7	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	6	7	1	15,000	0	15,000
84284 INTERNAL MED MINOR SURG D.O.	1	7	0	0	0	0
80117 SURGERY GENERAL PRACTICE M.D.	12	6	0	0	0	0
80235 PHYSIATRY M.D.	2	6	1	1,000	269	731
80245 HEMATOLOGY NO SURGERY M.D.	0	6	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	4	6	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	5	6	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	1	6	2	50,000	10,000	40,000
80115 SURGERY COLON AND RECTAL M.D.	1	5	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	0	5	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	1	5	1	232,500	112,500	120,000
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	5	1	57,071	57,071	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	0	5	3	407,788	407,788	0
80114 SURGERY OPHTHALMOLOGY M.D.	7	4	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2006	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	4	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	5	4	1	3,000	3,000	0
80233 OCCUPATIONAL MED M.D.	0	4	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	4	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	4	1	360,000	0	360,000
80294 PHYSICIAN MINOR SURGERY NOC M.D.	4	4	2	675,000	243,842	431,158
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	4	1	450,000	100,000	350,000
84102 EMERGENCY MED NO SURGERY D.O.	4	4	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	1	4	0	0	0	0
84151 ANESTHESIOLOGY D.O.	1	4	0	0	0	0
80146 SURGERY VASCULAR M.D.	1	3	2	100,000	50,000	50,000
80167 SURGERY GYNECOLOGY M.D.	2	3	0	0	0	0
80169 SURGERY HAND M.D.	1	3	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	3	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	3	1	50,000	30,000	20,000
80293 PEDIATRICS MINOR SURG M.D.	0	3	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	2	3	1	19,895	11,937	7,958
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	3	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	3	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	0	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	1	110,000	10,000	100,000
80236 PUBLIC HEALTH M.D.	25	2	2	170,679	170,679	0
80243 GERIATRICS NO SURGERY M.D.	1	2	1	500,000	0	500,000
80254 ALLERGY M.D.	0	2	1	950,000	475,000	475,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	2	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	0	2	2	215,000	175,000	40,000
80944 EMPLOYED OPTOMETRISTS	0	2	0	0	0	0
80994 OPTOMETRISTS	3	2	1	79,000	39,500	39,500
84167 SURGERY GYNECOLOGY D.O.	0	2	1	100,000	20,579	79,421
84249 PSYCHIATRY D.O.	0	2	1	200,000	1,000	199,000
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	2	1	5,000	3,000	2,000
80106 SURGERY LARYNGOLOGY M.D.	0	1	0	0	0	0
80107 SURGERY NEOPLASTIC M.D.	0	1	1	5,000	1,000	4,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	1	1	225,000	100,000	125,000
80170 SURGERY HEAD AND NECK M.D.	0	1	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	25,000	175,000
80287 NEPHROLOGY MINOR SURG M.D.	3	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	3	1	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	1	0	0	0	0
80938 PHYSIOTHERAPISTS	1	1	1	500	0	500
80941 EMERGENCY EMTS	0	1	1	3,500	3,500	0
80945 EMPLOYED PHYSIOTHERAPISTS	0	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	0	1	1	56,000	16,000	40,000
84152 SURGERY NEUROLOGY D.O.	1	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	2	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	1	0	0	0	0
84254 ALLERGY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2006	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	1	0	0	0	0
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80213 DENTIST EMPLOYED NOC	1	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80286 NEOPLASTIC DISEASE MINOR SURG M.D.	1	0	0	0	0	0
80995 PHYSIOTHERAPISTS	1	0	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	1	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	2	0	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	0	0	0	0	0
TOTAL	1,113	2,292	501	106,541,456	55,526,214	51,015,242

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	446	304	116	32,045,151	19,807,294	12,237,857
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	385	245	49	11,884,254	7,959,858	3,924,396
80257 INTERNAL MED NO SURGERY M.D.	123	81	20	4,683,500	2,544,000	2,139,500
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	114	73	20	8,791,500	5,925,000	2,866,500
80211 DENTIST NOC	61	68	12	916,522	447,677	468,845
80268 PHYSICIANS NO SURGERY NOC M.D.	71	68	6	2,775,740	1,475,740	1,300,000
80143 SURGERY GENERAL NOC M.D.	112	62	25	9,346,398	6,222,700	3,123,698
80154 SURGERY ORTHOPEDIC M.D.	73	57	11	2,605,000	1,353,000	1,252,000
93215 HOSPITAL GOVERNMENT BED	60	56	21	3,520,988	2,490,282	1,030,706
80420 FAMILY PHYSICIAN NO SURGERY M.D.	67	51	9	1,668,429	584,800	1,083,629
80611 HOSPITAL FOR PROFIT BED	76	43	19	2,893,469	1,741,289	1,152,180
80151 ANESTHESIOLOGY M.D.	52	34	6	2,110,000	738,000	1,372,000
80964 NURSES - RNS	85	31	11	2,076,920	986,667	1,090,253
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	32	30	4	674,800	224,800	450,000
80102 EMERGENCY MED NO SURGERY M.D.	34	25	9	1,751,500	984,680	766,820
80998 NURSE NOC	23	24	4	190,000	64,050	125,950
84268 PHYSICIANS NO SURGERY NOC D.O.	23	22	2	45,000	45,000	0
80152 SURGERY NEUROLOGY M.D.	28	20	4	1,254,472	759,472	495,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	29	19	2	700,000	360,000	340,000
80284 INTERNAL MED MINOR SURG M.D.	38	19	4	545,000	320,000	225,000
59112 PHARMACISTS	20	18	12	1,097,896	395,196	702,700
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	40	18	2	137,500	80,000	57,500
84420 FAMILY PHYSICIAN NO SURGERY D.O.	37	18	4	2,049,710	1,400,000	649,710
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	26	17	4	1,574,500	307,500	1,267,000
80924 NURSE HOME NOT PROFIT BED	4	17	9	1,242,729	238,000	1,004,729
80145 SURGERY UROLOGICAL M.D.	28	16	6	893,652	451,152	442,500
80156 SURGERY PLASTIC M.D.	28	16	3	142,000	23,575	118,425
80261 NEUROLOGY NO SURGERY M.D.	4	13	2	210,000	210,000	0
80993 CHIROPODIST	24	13	8	693,700	300,600	393,100
80144 SURGERY THORACIC M.D.	18	12	2	124,600	0	124,600
80235 PHYSIATRY M.D.	16	12	1	112,500	90,000	22,500
80294 PHYSICIAN MINOR SURGERY NOC M.D.	14	12	0	0	0	0
80410 CHIROPRACTORS	17	12	6	193,131	80,628	112,503
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	11	11	5	484,000	213,500	270,500
80249 PSYCHIATRY M.D.	55	11	1	100,000	100,000	0
84154 SURGERY ORTHOPEDIC D.O.	9	11	1	17,500	2,500	15,000
80117 SURGERY GENERAL PRACTICE M.D.	12	9	3	764,374	756,471	7,903
80260 NEPHROLOGY NO SURGERY M.D.	10	9	1	500,000	500,000	0
80421 FAMILY PHYSICIAN MINOR SURG M.D.	39	9	5	1,006,000	131,050	874,950
80167 SURGERY GYNECOLOGY M.D.	7	8	2	1,075,000	675,000	400,000
80210 DENTIST ORAL SURGERY	15	8	3	742,500	415,500	327,000
80266 PATHOLOGY NO SURGERY M.D.	15	8	2	80,000	24,000	56,000
80146 SURGERY VASCULAR M.D.	7	7	3	1,330,000	430,000	900,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	16	7	3	514,091	328,333	185,758
84257 INTERNAL MED NO SURGERY D.O.	11	7	4	630,000	180,000	450,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	16	7	2	227,500	206,500	21,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	6	2	300,000	0	300,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	21	6	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	30	6	1	5,000	0	5,000
80923 NURSE HOME FOR PROFIT BED	21	6	4	1,248,884	73,384	1,175,500
80963 NURSES - LPNS	19	6	0	0	0	0
84102 EMERGENCY MED NO SURGERY D.O.	4	6	2	1,025,000	446,000	579,000
80157 EMERGENCY MED MAJOR SURG M.D.	12	5	1	162,500	0	162,500
80241 GASTROENTEROLOGY NO SURGERY M.D.	8	5	3	715,000	689,000	26,000
80245 HEMATOLOGY NO SURGERY M.D.	4	5	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	5	1	500,000	0	500,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	6	5	4	745,000	455,000	290,000
80114 SURGERY OPHTHALMOLOGY M.D.	6	4	1	150,000	150,000	0
80115 SURGERY COLON AND RECTAL M.D.	4	4	3	2,176,118	2,026,118	150,000
80244 GYNECOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80267 PEDIATRICS NO SURGERY M.D.	17	4	1	1,000,000	500,000	500,000
80277 GYNECOLOGY MINOR SURG M.D.	8	4	1	730,000	151,000	579,000
80283 INTENSIVE CARE MEDICINE M.D.	8	4	1	1,000,000	1,000,000	0
80960 NURSE ANESTHETISTS	6	4	0	0	0	0

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80994 OPTOMETRISTS	2	4	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	7	4	1	343,188	43,488	299,700
80141 SURGERY CARDIAC M.D.	11	3	1	500,000	348,500	151,500
80269 PULMONARY DISEASE NO SURGERY M.D.	8	3	0	0	0	0
80278 HEMATOLOGY MINOR SURG M.D.	3	3	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	3	3	2	310,000	130,200	179,800
80941 EMERGENCY EMTS	1	3	1	9,500	5,600	3,900
80104 SURGERY GASTROENTEROLOGY M.D.	1	2	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	6	2	0	0	0	0
80169 SURGERY HAND M.D.	3	2	1	60,000	60,000	0
80233 OCCUPATIONAL MED M.D.	3	2	0	0	0	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	2	1	87,500	80,000	7,500
84151 ANESTHESIOLOGY D.O.	13	2	1	200,000	35,000	165,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	18	2	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	4	2	1	87,500	43,750	43,750
84249 PSYCHIATRY D.O.	3	2	1	50,000	0	50,000
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
99999 HMO RELATED	1	2	1	1,700,312	1,700,312	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	1	1	12,500	500	12,000
80166 SURGERY ABDOMINAL M.D.	0	1	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	3	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	0	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	2	1	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	1	65,000	65,000	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	1	0	0	0	0
80276 GERIATRICS MINOR SURGERY M.D.	1	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	250,000	50,000	200,000
80289 OPHTHALMOLOGY MINOR SURG M.D.	6	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	9	1	1	162,500	0	162,500
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	1	1,000,000	500,000	500,000
80711 MEDICAL LABORATORY TECHNICIANS	0	1	1	200,000	0	200,000
80715 MEDICAL OR X-RAY LABORATORY	0	1	0	0	0	0
84144 SURGERY THORACIC D.O.	2	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	0	1	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	5	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	0	1	1	100,000	0	100,000
84277 GYNECOLOGY MINOR SURG D.O.	1	1	1	15,000	15,000	0
84278 HEMATOLOGY MINOR SURG D.O.	6	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	2	1	1	375,000	0	375,000
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	1	1	200,000	100,000	100,000
80107 SURGERY NEOPLASTIC M.D.	1	0	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	4	0	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	0	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	1	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	3	0	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	2	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80254 ALLERGY M.D.	2	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	2	0	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	2	0	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	3	0	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	1	0	0	0	0	0
80938 PHYSIOTHERAPISTS	1	0	0	0	0	0
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80945 EMPLOYED PHYSIOTHERAPISTS	1	0	0	0	0	0

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2005	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80950 PARTNERSHIP LIABILITY CHIROPODIST	2	0	0	0	0	0
84131 MILITARY NO SURGERY D.O.	1	0	0	0	0	0
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	0	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	3	0	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	2	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	0	0	0	0	0
84241 GASTROENTEROLOGY NO SURGERY D.O.	2	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	0	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	4	0	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	11	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	0	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	2	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	0	0	0	0	0
TOTAL	2,822	1,799	494	121,907,028	71,241,666	50,665,362

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PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2004	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported	of Closed	Of Paid	Total	Damages	Damages
	To Insurer	Reports	Claims	Amount	Amount	Amount
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	240	344	62	20,983,859	12,458,813	8,525,046
80612 HOSPITAL NOT PROFIT BED	288	263	104	20,813,165	11,238,860	9,574,305
80268 PHYSICIANS NO SURGERY NOC M.D.	52	94	16	4,667,750	3,488,000	1,179,750
93215 HOSPITAL GOVERNMENT BED	61	66	22	2,860,439	1,432,165	1,428,274
80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	45	65	17	8,337,000	6,826,250	1,510,750
80257 INTERNAL MED NO SURGERY M.D.	77	61	12	3,888,019	3,342,778	545,241
80143 SURGERY GENERAL NOC M.D.	63	59	27	7,594,362	3,603,233	3,991,129
80154 SURGERY ORTHOPEDIC M.D.	47	57	15	3,699,417	1,385,614	2,313,803
80211 DENTIST NOC	85	46	9	129,065	64,365	64,700
80420 FAMILY PHYSICIAN NO SURGERY M.D.	58	41	9	1,506,057	1,221,707	284,350
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	22	40	5	1,060,000	786,401	273,599
80151 ANESTHESIOLOGY M.D.	36	34	6	2,542,373	2,542,373	0
80152 SURGERY NEUROLOGY M.D.	8	33	7	2,656,000	1,925,000	731,000
84268 PHYSICIANS NO SURGERY NOC D.O.	17	33	6	1,918,083	403,070	1,515,013
80964 NURSES - RNS	27	29	8	640,841	215,955	424,886
80998 NURSE NOC	18	24	10	1,296,659	491,750	804,909
59112 PHARMACISTS	24	23	13	269,812	92,603	177,209
80102 EMERGENCY MED NO SURGERY M.D.	21	23	7	2,922,588	1,640,070	1,282,518
80114 SURGERY OPHTHALMOLOGY M.D.	2	22	9	2,292,500	957,850	1,334,650
80924 NURSE HOME NOT PROFIT BED	8	22	15	2,616,250	288,047	2,328,203
80156 SURGERY PLASTIC M.D.	12	21	4	622,000	242,000	380,000
80611 HOSPITAL FOR PROFIT BED	52	21	5	218,400	51,317	167,083
80923 NURSE HOME FOR PROFIT BED	4	20	14	2,727,576	375,875	2,351,701
80146 SURGERY VASCULAR M.D.	7	19	5	950,000	500,000	450,000
80410 CHIROPRACTORS	15	19	4	98,125	49,063	49,062
80210 DENTIST ORAL SURGERY	11	18	3	225,000	8,000	217,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	17	18	8	2,660,000	1,435,718	1,224,282
80267 PEDIATRICS NO SURGERY M.D.	2	17	4	843,000	338,400	504,600
84420 FAMILY PHYSICIAN NO SURGERY D.O.	21	17	5	1,662,500	1,292,500	370,000
80145 SURGERY UROLOGICAL M.D.	11	14	2	321,904	170,125	151,779
80261 NEUROLOGY NO SURGERY M.D.	11	14	2	400,000	0	400,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	23	13	4	1,149,850	874,839	275,011
80117 SURGERY GENERAL PRACTICE M.D.	7	12	5	879,250	639,250	240,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	12	12	3	533,328	302,328	231,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	7	11	5	731,000	503,000	228,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	8	11	1	175,000	0	175,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	11	6	825,000	540,000	285,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	13	10	2	325,000	87,500	237,500
80993 CHIROPODIST	16	10	6	456,000	124,676	331,324
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	5	9	3	1,310,000	200,000	1,110,000
80245 HEMATOLOGY NO SURGERY M.D.	6	8	2	170,000	120,000	50,000
80249 PSYCHIATRY M.D.	6	8	1	300,000	300,000	0
80266 PATHOLOGY NO SURGERY M.D.	8	8	1	550,000	400,000	150,000
80144 SURGERY THORACIC M.D.	7	7	3	785,000	285,000	500,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	3	7	3	845,000	110,000	735,000
80284 INTERNAL MED MINOR SURG M.D.	14	7	1	100,000	100,000	0
80157 EMERGENCY MED MAJOR SURG M.D.	9	6	3	1,065,000	350,000	715,000
80246 INFECT DISEASE NO SURGERY M.D.	7	6	1	500,000	185,000	315,000
80260 NEPHROLOGY NO SURGERY M.D.	5	6	1	250,000	125,000	125,000
80269 PULMONARY DISEASE NO SURGERY M.D.	4	6	1	85,000	85,000	0
80141 SURGERY CARDIAC M.D.	6	5	1	75,000	0	75,000
80235 PHYSIATRY M.D.	4	5	1	700,000	400,000	300,000
80960 NURSE ANESTHETISTS	4	5	2	115,225	48,725	66,500
84102 EMERGENCY MED NO SURGERY D.O.	7	5	1	295,000	0	295,000
80167 SURGERY GYNCOLOGY M.D.	5	4	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	4	1	500,000	150,000	350,000
80236 PUBLIC HEALTH M.D.	1	4	3	8,575,000	8,550,000	25,000
80256 DERMATOLOGY NO SURGERY M.D.	1	4	0	0	0	0
80277 GYNCOLOGY MINOR SURG M.D.	6	4	1	290,000	145,000	145,000
84143 SURGERY GENERAL NOC D.O.	4	4	1	12,227	12,227	0
84154 SURGERY ORTHOPEDIC D.O.	7	4	3	823,000	506,000	317,000
80168 SURGERY OBSTETRICS M.D.	1	3	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	3	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	2	3	3	507,500	406,000	101,500

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PROFESSION SPECIALTY						
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	0	3	1	125,000	0	125,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	18	3	2	1,096,140	706,140	390,000
80963 NURSES - LPNS	2	3	2	26,251	2,500	23,751
84151 ANESTHESIOLOGY D.O.	4	3	0	0	0	0
84153 SURGERY OBSTETRICS GYNCOLOGY D.O.	2	3	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	3	3	0	0	0	0
80108 SURGERY NEPHROLOGY M.D.	0	2	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	2	2	0	0	0	0
80169 SURGERY HAND M.D.	3	2	1	75,000	75,000	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	2	0	0	0	0
80213 DENTIST EMPLOYED NOC	2	2	1	875	875	0
80233 OCCUPATIONAL MED M.D.	1	2	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	5	2	0	0	0	0
80244 GYNCOLOGY NO SURGERY M.D.	4	2	2	420,000	70,000	350,000
80252 RHEUMATOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	9	2	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	2	1	800,000	799,999	1
80293 PEDIATRICS MINOR SURG M.D.	2	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	3	2	2	550,000	415,000	135,000
80321 TEACHING PHYSICIAN NO SURGERY	0	2	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	2	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	0	2	2	525,000	25,000	500,000
80994 OPTOMETRISTS	5	2	1	870,000	870,000	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	10	2	1	200,000	200,000	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	2	2	225,000	95,000	130,000
80115 SURGERY COLON AND RECTAL M.D.	5	1	1	925,000	503,000	422,000
80132 MILITARY MINOR SURGERY M.D.	0	1	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	1	1	450,000	225,000	225,000
80158 SURGERY OTOLOGY M.D.	0	1	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	1	125,000	0	125,000
80170 SURGERY HEAD AND NECK M.D.	2	1	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	1	1	20,000	8,000	12,000
80231 GEN PREVENTIVE MED NO SURG M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	2	1	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	1	0	0	0	0
80254 ALLERGY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	0	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	3	1	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	1	67,500	67,500	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	6	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	0	1	1	50,000	28,000	22,000
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80941 EMERGENCY EMTS	1	1	0	0	0	0
84136 ADD CHARGE RADIATION THERAPY D.O.*	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	3	1	0	0	0	0
84167 SURGERY GYNCOLOGY D.O.	1	1	1	40,000	40,000	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	1	1	15,000	0	15,000
84261 NEUROLOGY NO SURGERY D.O.	3	1	1	200,000	61,500	138,500
84267 PEDIATRICS NO SURGERY D.O.	1	1	1	20,000	20,000	0
84277 GYNCOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84284 INTERNAL MED MINOR SURG D.O.	1	1	0	0	0	0
84288 NEUROLOGY MINOR SURG D.O.	1	1	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	5	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	1	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	1	0	0	0	0
80106 SURGERY LARYNGOLOGY M.D.	1	0	0	0	0	0
80240 FORENSIC MEDICINE M.D.	1	0	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	0	0	0	0	0

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PROFESSION SPECIALTY						
80944 EMPLOYED OPTOMETRISTS	1	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPDIST	1	0	0	0	0	0
84254 ALLERGY D.O.	1	0	0	0	0	0
TOTAL	1,708	1,895	532	133,175,890	78,629,961	54,545,929

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2006

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	89	17.8%	8	16	3	18,722	19,080	37,802
Lawsuits Settled Before Trial	385	76.8%	19	52	6	123,446	118,555	242,001
Total Settled	474	94.6%	17	46	6	103,783	99,877	203,660
Court Dispositions								
Direct Verdict for Plaintiff	4	0.8%	17	51	6	186,250	176,250	362,500
Judgment NWS Verdict for Defendant	2	0.4%	19	58	8	163,870	250,000	413,870
Judgment for Plaintiff	16	3.2%	16	61	6	278,783	58,433	337,216
Judgment for Plaintiff After Appeal	5	1.0%	19	78	8	159,966	306,698	466,664
Total Court Dispositions	27	5.4%	17	62	7	234,559	136,052	370,612
Total Paid Claim Dispositions	501	100.0%	17	46	6	110,831	101,827	212,658
In Favor of Defendant								
Claims Closed Before Litigation	223	12.5%	12	29	4			1,039
Lawsuits Closed or Abandoned Before Trial	1451	81.0%	23	45	6			11,719
Court Dispositions								
Direct Verdict for Defendant	10	0.6%	18	45	5			23,178
Judgment NWS Verdict for Plaintiff	2	0.1%	22	60	8			65,354
Judgment for Defendant	77	4.3%	26	69	6			83,073
Judgment for Defendant After Appeal	28	1.6%	26	82	6			122,243
Total Court Dispositions	117	6.5%	25	70	6			87,025
Total Unpaid Claim Dispositions	1791	100.0%	22	45	5			15,309

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2006

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	8	5.0%	9	16	4	93,733	40,868	134,601
Lawsuits Settled Before Trial	137	85.1%	21	57	6	150,332	111,330	261,662
Total Settled	145	90.1%	21	54	6	147,209	107,443	254,652
Court Dispositions								
Direct Verdict for Plaintiff	1	0.6%	25	53	3	70,000	155,000	225,000
Judgment NWS Verdict for Defendant	1	0.6%	18	50	6	2,740	500,000	507,740
Judgment for Plaintiff	11	6.8%	18	67	6	250,843	75,902	326,746
Judgment for Plaintiff After Appeal	3	1.9%	18	88	9	107,000	309,667	416,667
Total Court Dispositions	16	9.9%	18	69	6	197,064	151,183	348,246
Total Paid Claim Dispositions	161	100.0%	20	56	6	152,164	111,790	263,953
In Favor of Defendant								
Claims Closed Before Litigation	73	7.8%	19	34	4			631
Lawsuits Closed or Abandoned Before Trial	792	85.2%	23	45	6			12,271
Court Dispositions								
Direct Verdict for Defendant	4	0.4%	17	37	5			18,211
Judgment NWS Verdict for Plaintiff	1	0.1%	21	59	7			96,613
Judgment for Defendant	42	4.5%	26	67	6			98,461
Judgment for Defendant After Appeal	18	1.9%	21	82	6			147,222
Total Court Dispositions	65	7.0%	24	69	6			106,997
Total Unpaid Claim Dispositions	930	100.0%	23	46	6			17,978

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2006

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	50	30.9%	6	13	3	16,186	11,814	28,000
Lawsuits Settled Before Trial	108	66.7%	18	53	6	94,955	104,474	199,429
Total Settled	158	97.5%	14	40	5	70,028	75,151	145,179
Court Dispositions								
Direct Verdict for Plaintiff	2	1.2%	15	60	7	0	275,000	275,000
Judgment NWS Verdict for Defendant	1	0.6%	19	65	9	325,000	0	325,000
Judgment for Plaintiff	1	0.6%	25	64	5	150,000	100,000	250,000
Total Court Dispositions	4	2.5%	19	62	7	118,750	162,500	281,250
Total Paid Claim Dispositions	162	100.0%	14	41	5	71,231	77,308	148,539
In Favor of Defendant								
Claims Closed Before Litigation	88	33.7%	6	24	4			1,758
Lawsuits Closed or Abandoned Before Trial	168	64.4%	23	48	6			16,962
Direct Verdict for Defendant	2	0.8%	28	68	8			57,175
Judgment NWS Verdict for Plaintiff	1	0.4%	22	60	9			34,095
Judgment for Defendant	2	0.8%	11	60	6			221,829
Total Court Dispositions	5	1.9%	20	63	7			118,420
Total Unpaid Claim Dispositions	261	100.0%	17	41	5			13,780

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	87	17.6%	7	17	4	18,222	24,083	42,305
Lawsuits Settled Before Trial	394	79.8%	22	55	6	171,896	113,892	285,788
Total Settled	481	97.4%	19	48	6	144,100	97,648	241,748
Court Dispositions								
Judgment for Plaintiff	8	1.6%	18	50	7	216,396	278,233	494,629
Judgment for Plaintiff After Appeal	5	1.0%	39	103	6	39,636	294,176	333,812
Total Court Dispositions	13	2.6%	26	70	7	148,411	284,365	432,776
Total Paid Claim Dispositions	494	100.0%	19	48	6	144,214	102,561	246,775
In Favor of Defendant								
Claims Closed Before Litigation	229	17.5%	12	33	4			1,615
Lawsuits Closed or Abandoned Before Trial	1023	78.4%	26	49	5			11,710
Court Dispositions								
Direct Verdict for Defendant	3	0.2%	26	48	6			12,853
Judgment NWS Verdict for Plaintiff	1	0.1%	41	51	3			2,054
Judgment for Defendant	43	3.3%	18	60	6			69,674
Judgment for Defendant After Appeal	6	0.5%	22	88	6			114,531
Total Court Dispositions	53	4.1%	19	62	6			70,260
Total Unpaid Claim Dispositions	1305	100.0%	23	47	5			12,317

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	16	8.0%	7	20	4	20,606	77,556	98,162
Lawsuits Settled Before Trial	175	87.9%	23	57	7	183,124	123,645	306,769
Total Settled	191	96.0%	22	54	6	169,510	119,784	289,294
Court Dispositions								
Judgment for Plaintiff	4	2.0%	20	51	6	244,500	175,750	420,250
Judgment for Plaintiff After Appeal	4	2.0%	42	108	7	37,500	310,428	347,928
Total Court Dispositions	8	4.0%	31	80	7	141,000	243,089	384,089
Total Paid Claim Dispositions	199	100.0%	22	55	6	168,364	124,741	293,105
In Favor of Defendant								
Claims Closed Before Litigation	72	10.6%	13	30	4			244
Lawsuits Closed or Abandoned Before Trial	578	84.9%	28	49	5			12,100
Court Dispositions								
Direct Verdict for Defendant	2	0.3%	26	45	7			19,279
Judgment for Defendant	24	3.5%	17	62	7			85,048
Judgment for Defendant After Appeal	5	0.7%	22	86	6			137,437
Total Court Dispositions	31	4.6%	18	65	6			89,255
Total Unpaid Claim Dispositions	681	100.0%	26	47	5			14,358

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2005

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	44	29.9%	6	17	4	24,527	11,020	35,547
Lawsuits Settled Before Trial	99	67.3%	22	54	6	165,906	107,045	272,951
Total Settled	145	98.6%	17	42	5	121,055	76,582	197,637
Court Dispositions								
Judgment for Plaintiff	2	1.4%	23	50	8	284,216	507,500	791,716
Total Court Dispositions	2	1.4%	23	50	8	284,216	507,500	791,716
Total Paid Claim Dispositions	147	100.0%	17	42	5	123,275	82,445	205,719
In Favor of Defendant								
Claims Closed Before Litigation	95	41.1%	9	35	5			3,420
Lawsuits Closed or Abandoned Before Trial	136	58.9%	22	54	5			14,176
Total Unpaid Claim Dispositions	231	100.0%	17	46	5			9,752

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	97	18.2%	9	21	4	20,951	48,166	69,118
Lawsuits Settled Before Trial	417	78.4%	20	51	7	176,862	107,888	284,751
Total Settled	514	96.6%	18	45	6	147,440	96,918	244,057
Court Dispositions								
Judgment for Plaintiff	14	2.6%	16	55	6	150,103	174,995	325,098
Judgment for Plaintiff After Appeal	4	0.8%	22	87	9	186,146	608,625	794,771
Total Court Dispositions	18	3.4%	17	62	7	158,112	271,357	429,470
Total Paid Claim Dispositions	532	100.0%	18	46	6	147,801	102,530	250,331
In Favor of Defendant								
Claims Closed Before Litigation	290	21.3%	10	28	4			1,752
Lawsuits Closed or Abandoned Before Trial	1006	73.8%	25	49	6			12,550
Court Dispositions								
Direct Verdict for Defendant	10	0.7%	24	50	7			39,166
Judgment NWS Verdict for Plaintiff	3	0.2%	18	57	7			103,011
Judgment for Defendant	51	3.7%	18	55	6			84,913
Judgment for Defendant After Appeal	3	0.2%	26	111	4			97,268
Total Court Dispositions	67	4.9%	19	57	6			79,448
Total Unpaid Claim Dispositions	1363	100.0%	22	45	5			13,541

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	14	6.2%	15	35	4	4,124	113,114	117,238
Lawsuits Settled Before Trial	198	88.0%	22	53	7	192,173	100,738	292,911
Total Settled	212	94.2%	22	52	7	179,755	101,556	281,310
Court Dispositions								
Judgment for Plaintiff	10	4.4%	16	60	6	149,392	203,627	353,018
Judgment for Plaintiff After Appeal	3	1.3%	22	89	9	126,264	446,833	573,097
Total Court Dispositions	13	5.8%	18	66	7	144,054	259,751	403,806
Total Paid Claim Dispositions	225	100.0%	21	53	7	177,692	110,696	288,388
In Favor of Defendant								
Claims Closed Before Litigation	98	14.1%	12	29	4			2,332
Lawsuits Closed or Abandoned Before Trial	549	79.2%	26	50	6			14,867
Court Dispositions								
Direct Verdict for Defendant	6	0.9%	21	52	7			49,652
Judgment NWS Verdict for Plaintiff	2	0.3%	15	43	9			57,849
Judgment for Defendant	35	5.1%	20	59	6			95,334
Judgment for Defendant After Appeal	3	0.4%	26	111	4			97,268
Total Court Dispositions	46	6.6%	20	61	6			87,872
Total Unpaid Claim Dispositions	693	100.0%	24	48	5			17,940

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2004

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity Expense
In Favor of Plaintiff								
Claims Settled Before Litigation	48	36.4%	8	18	4	36,114	42,359	78,473
Lawsuits Settled Before Trial	84	63.6%	18	50	6	131,153	109,029	240,182
Total Settled	132	100.0%	15	38	6	96,594	84,785	181,379
Court Dispositions								
Total Paid Claim Dispositions	132	100.0%	15	38	6	96,594	84,785	181,379
In Favor of Defendant								
Claims Closed Before Litigation	107	48.6%	7	27	4			1,494
Lawsuits Closed or Abandoned Before Trial	112	50.9%	24	48	6			13,196
Court Dispositions								
Judgment NWS Verdict for Plaintiff	1	0.5%	25	87	3			193,334
Total Court Dispositions	1	0.5%	25	87	3			193,334
Total Unpaid Claim Dispositions	220	100.0%	15	38	5			8,323

Section VII

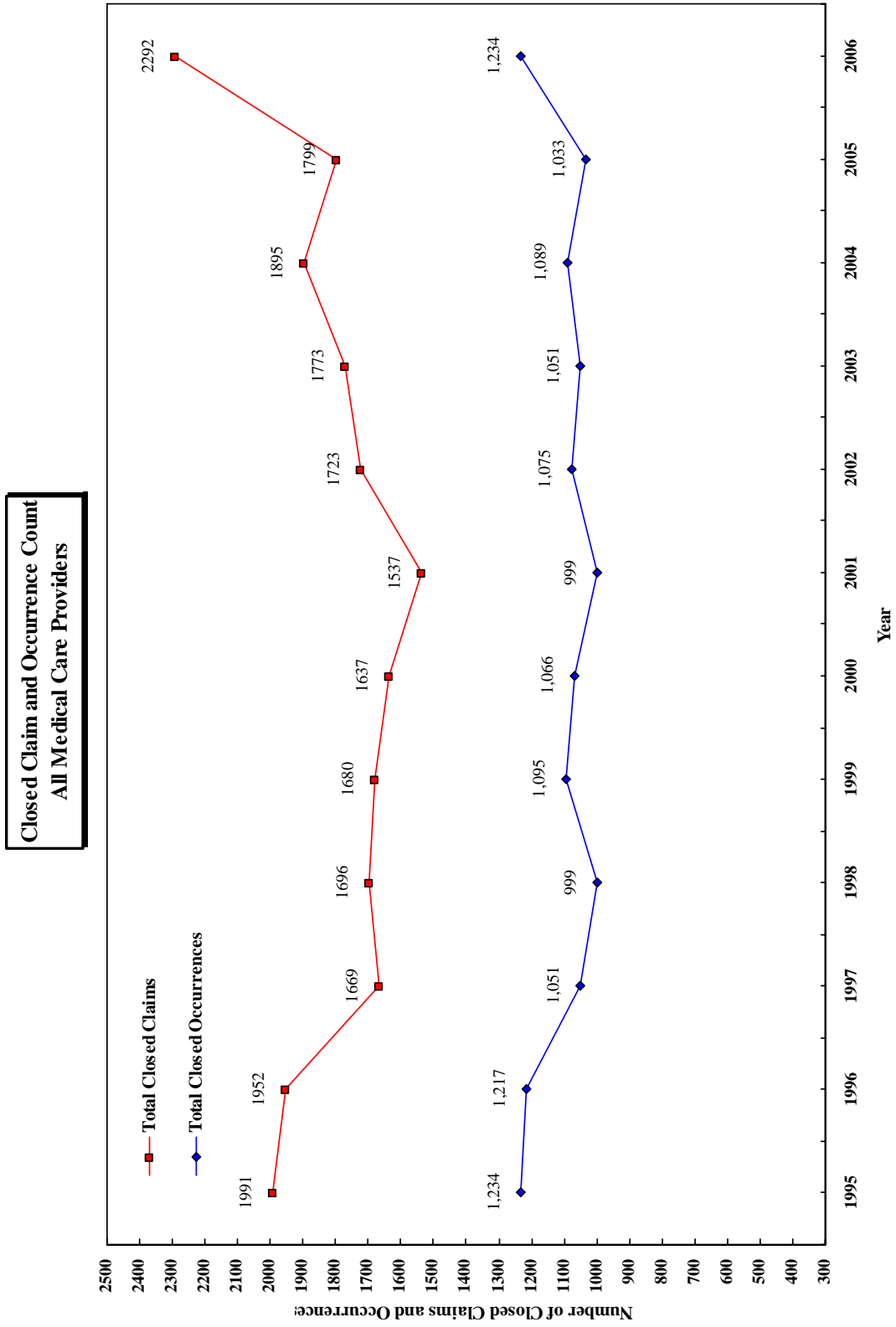
Occurrence Analysis

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Unlike claims, which are expressed on a per defendant basis, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. See the executive summary for further discussion.

Data aggregated on an occurrence basis largely mirror the trends of those expressed on a claim basis. A comparison of claims vs. occurrences is displayed in the following table.

Year Closed	Closed Claims	Paid Claims	Average Indemnity per Paid Claim	Occurrences*	Paid Occurrences	Average Indemnity per Paid Occurrence
1995	1,991	662	\$125,924	1,234	501	\$147,666
1996	1,952	622	\$167,791	1,217	503	\$197,287
1997	1,669	539	\$164,240	1,051	427	\$197,098
1998	1,696	511	\$160,806	999	413	\$177,315
1999	1,680	556	\$131,054	1,095	479	\$147,243
2000	1,637	460	\$208,430	1,066	396	\$249,776
2001	1,537	510	\$166,744	999	404	\$220,285
2002	1,723	581	\$206,567	1,075	463	\$237,616
2003	1,773	551	\$209,970	1,051	453	\$234,045
2004	1,895	532	\$250,331	1,089	422	\$285,477
2005	1,799	494	\$246,775	1,033	391	\$319,182
2006	2,292	501	\$212,658	1,234	432	\$273,512

* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added.



Closed Occurrences, 1995 – 2006									
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Total Number of Defendants**			Defendants With Payment Made on Their Behalf
						Physician	Institutional	All Other	
1995	1,234	501	733	\$73,980,890	\$147,666	864	622	184	262 243 81
1996	1,217	503	714	\$99,235,215	\$197,287	962	674	219	270 240 89
1997	1,051	427	624	\$84,160,998	\$197,098	740	650	196	196 236 97
1998	999	413	586	\$73,231,114	\$177,315	733	589	239	144 216 120
1999	1,095	479	616	\$70,529,625	\$147,243	758	660	216	211 249 96
2000	1,066	396	670	\$98,907,477	\$249,766	826	645	211	207 189 81
2001	999	404	595	\$88,994,993	\$220,285	750	627	197	211 219 86
2002	1,075	463	612	\$110,016,400	\$237,616	819	672	196	209 243 93
2003	1,051	453	598	\$106,022,379	\$234,045	754	734	204	198 257 86
2004	1,089	422	667	\$120,471,403	\$285,477	856	733	225	220 215 93
2005	1,033	391	642	\$124,799,985	\$319,182	868	691	218	195 225 73
2006	1,234	432	802	\$118,157,383	\$273,512	1,053	887	268	162 270 82

* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

**The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

Closed Occurrences With At Least One Physician Defendant, 1995 – 2006***											
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Total Number of Defendants**			Defendants With Payment Made on Their Behalf		
						Physician	Institutional	All Other	Physician	Institutional	All Other
1995	705	257	448	\$47,070,938.00	\$183,155.40	864	204	26	262	59	6
1996	716	292	424	\$69,739,996.00	\$238,835.60	962	298	41	270	86	18
1997	561	207	354	\$56,821,304.00	\$274,499.05	740	268	15	196	82	8
1998	513	181	332	\$51,890,927.00	\$286,690.20	733	273	18	144	84	5
1999	566	244	322	\$44,309,902.00	\$181,597.96	758	255	28	211	83	7
2000	585	231	354	\$65,990,360.00	\$285,672.55	826	302	23	207	86	7
2001	535	206	329	\$66,841,903.00	\$324,475.26	750	255	34	211	79	17
2002	599	233	366	\$61,387,865.00	\$263,467.23	819	290	24	209	82	8
2003	548	226	322	\$64,792,169.00	\$286,691.01	754	335	30	198	94	12
2004	604	229	375	\$83,379,327.00	\$364,101.86	856	351	33	220	86	14
2005	588	219	369	\$93,182,607.00	\$425,491.36	868	351	54	195	98	14
2006	707	216	491	\$81,270,972.00	\$376,254.50	1053	472	82	162	117	8

* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

**The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

***This and the following tables are not mutually exclusive. For example, the category "closed occurrences with at least one *paid* physician defendant" is a subset of the category "closed occurrences with at least one physician defendant."

Closed Occurrences With At Least One Payment Made on Behalf of a Physician 1995 – 2006											
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Total Number of Defendants**			Defendants With Payment Made on Their Behalf		
						Physician	Institutional	All Other	Physician	Institutional	All Other
1995	235	235	NA	\$44,093,492	\$187,632	298	76	13	262	34	5
1996	246	246	NA	\$62,661,388	\$254,721	324	103	25	270	39	13
1997	172	172	NA	\$49,667,363	\$288,764	236	93	4	196	38	3
1998	129	129	NA	\$33,923,485	\$262,973	180	67	4	144	27	2
1999	193	193	NA	\$37,477,456	\$194,184	253	83	10	211	29	5
2000	189	189	NA	\$56,565,391	\$299,288	260	102	11	207	41	3
2001	176	176	NA	\$57,816,634	\$328,504	273	104	14	211	52	12
2002	185	185	NA	\$51,759,741	\$279,782	274	104	9	209	30	7
2003	180	180	NA	\$55,951,298	\$310,841	265	122	9	198	48	3
2004	191	191	NA	\$76,651,464	\$401,317	291	135	8	220	50	5
2005	171	171	NA	\$86,031,077	\$503,106	265	129	13	195	52	8
2006	146	146	NA	\$57,653,211	\$394,885	262	135	6	162	44	2

* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

**The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

Closed Occurrences With At Least One Institutional Defendant (Hospital or Clinic) 1995 – 2006											
						Total Number of Defendants**			Defendants With Payment Made on Their Behalf		
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	571	264	307	\$43,412,700	\$164,442	255	622	18	72	243	7
1996	599	285	314	\$63,438,414	\$222,591	388	674	40	98	240	17
1997	553	249	304	\$63,474,536	\$254,918	329	650	28	91	236	11
1998	497	225	272	\$55,424,115	\$246,329	351	589	23	64	216	3
1999	576	275	301	\$42,276,861	\$153,734	328	660	26	76	249	8
2000	534	213	321	\$72,135,687	\$338,665	366	645	21	83	189	6
2001	514	233	281	\$57,646,633	\$247,410	321	627	31	93	219	13
2002	558	284	274	\$74,799,677	\$263,379	358	672	22	93	243	10
2003	625	298	327	\$77,577,621	\$260,328	380	734	36	105	257	12
2004	590	265	325	\$88,498,353	\$333,956	397	733	35	116	215	16
2005	576	252	324	\$95,363,673	\$378,427	452	691	37	110	225	9
2006	719	306	413	\$94,956,148	\$310,314	577	887	64	97	270	12

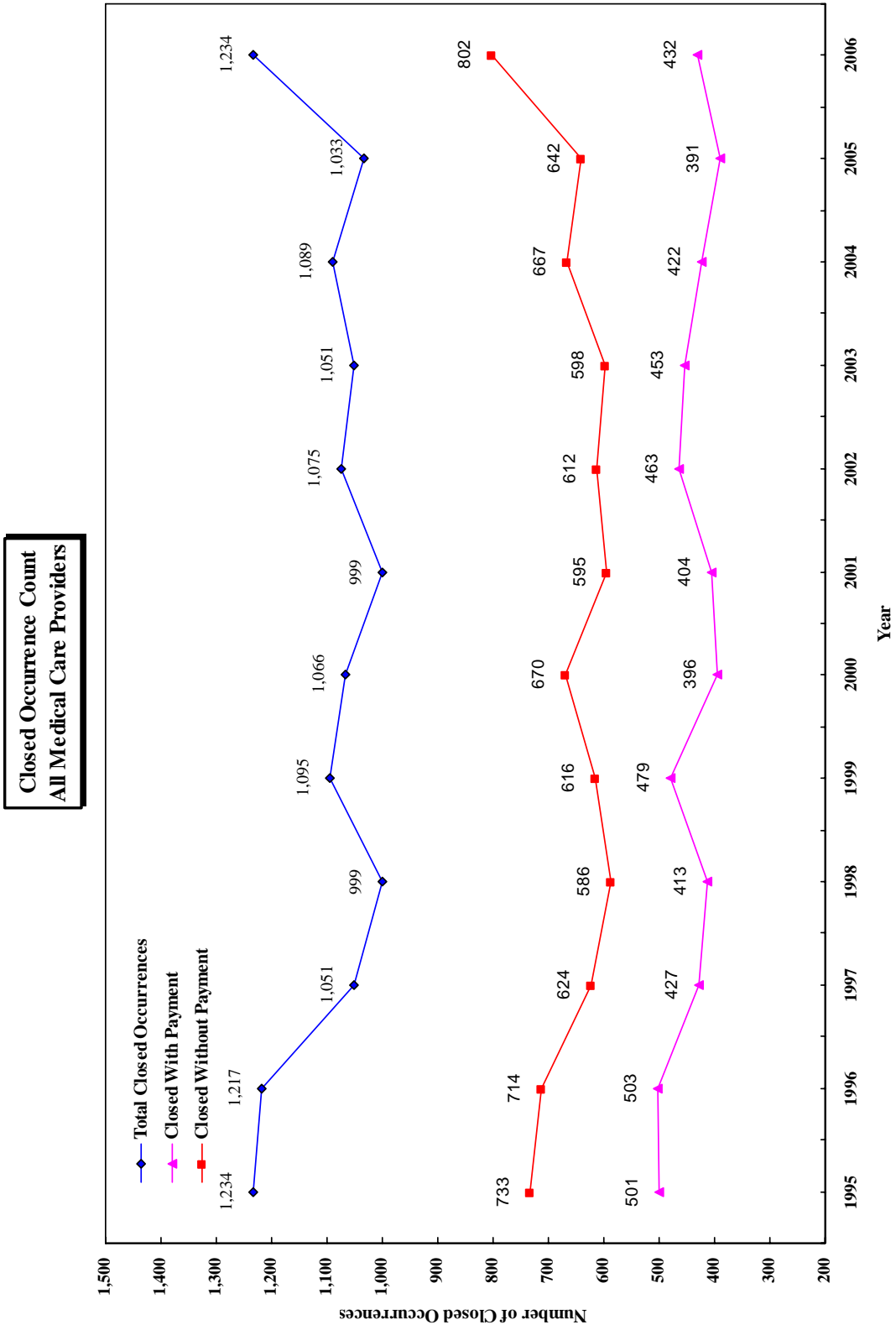
* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

**The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

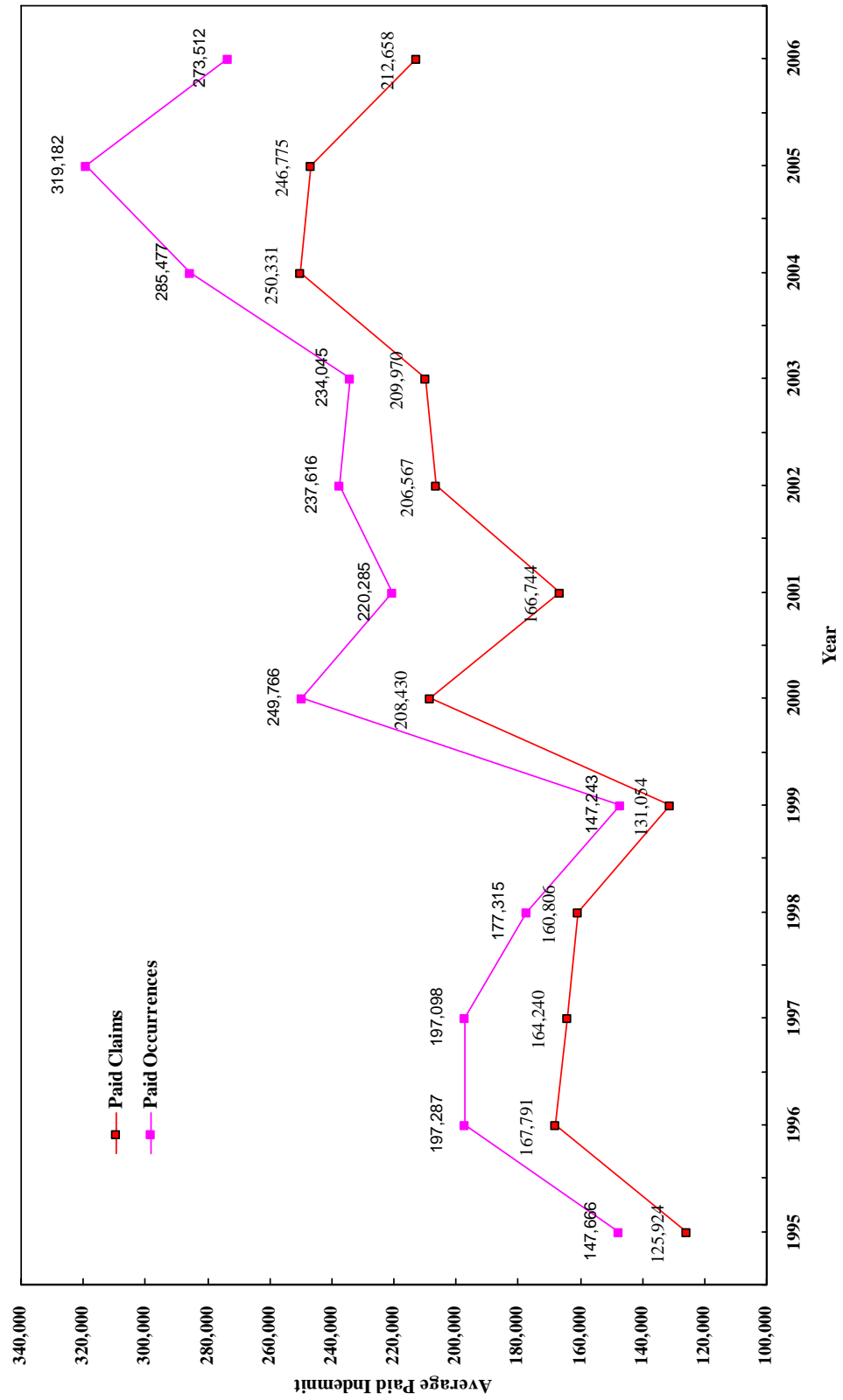
Closed Occurrences With At Least One Payment Made on Behalf of an Institutional Defendant (Hospital or Clinic) 1995 – 2006											
						Total Number of Defendants**			Defendants With Payment Made on Their Behalf		
Year Closed	Total Closed Occurrences*	Total Paid Occurrences	Total Unpaid Occurrences	Total Indemnity	Average Indemnity per Paid Occurrence	Physician	Institutional	All Other	Physician	Institutional	All Other
1995	228	228	NA	\$34,965,101	\$153,355	78	257	8	32	243	4
1996	228	228	NA	\$51,366,592	\$225,292	144	266	17	42	240	9
1997	205	205	NA	\$53,610,036	\$261,512	123	264	11	44	236	6
1998	192	192	NA	\$48,606,151	\$253,157	118	236	10	28	216	1
1999	231	231	NA	\$35,128,979	\$152,073	120	282	12	29	249	2
2000	171	171	NA	\$59,142,677	\$345,863	129	228	7	38	189	3
2001	203	203	NA	\$48,148,869	\$237,186	114	264	15	62	219	9
2002	226	226	NA	\$60,915,918	\$269,539	131	279	7	32	243	3
2003	243	243	NA	\$65,977,323	\$271,511	128	296	10	50	257	6
2004	206	206	NA	\$69,404,241	\$336,913	122	273	10	55	215	7
2005	204	204	NA	\$79,101,160	\$387,750	151	267	11	54	225	4
2006	251	251	NA	\$78,838,509	\$314,097	195	338	36	41	270	8

* An occurrence is considered closed only when the last claim involved in the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added.

**The count of defendants will not reconcile with the claim counts presented elsewhere in the report for any given year. This is due to the fact that claims (representing each defendant) are presented for the year in which the individual claim is closed. Occurrences are reported for the year that the last claim associated with the occurrence is closed. For example, two defendants involved in a single occurrence may settle in different years. Reported on an occurrence basis, both claims (or defendants) will be reported closed during the year that the last defendant settled.

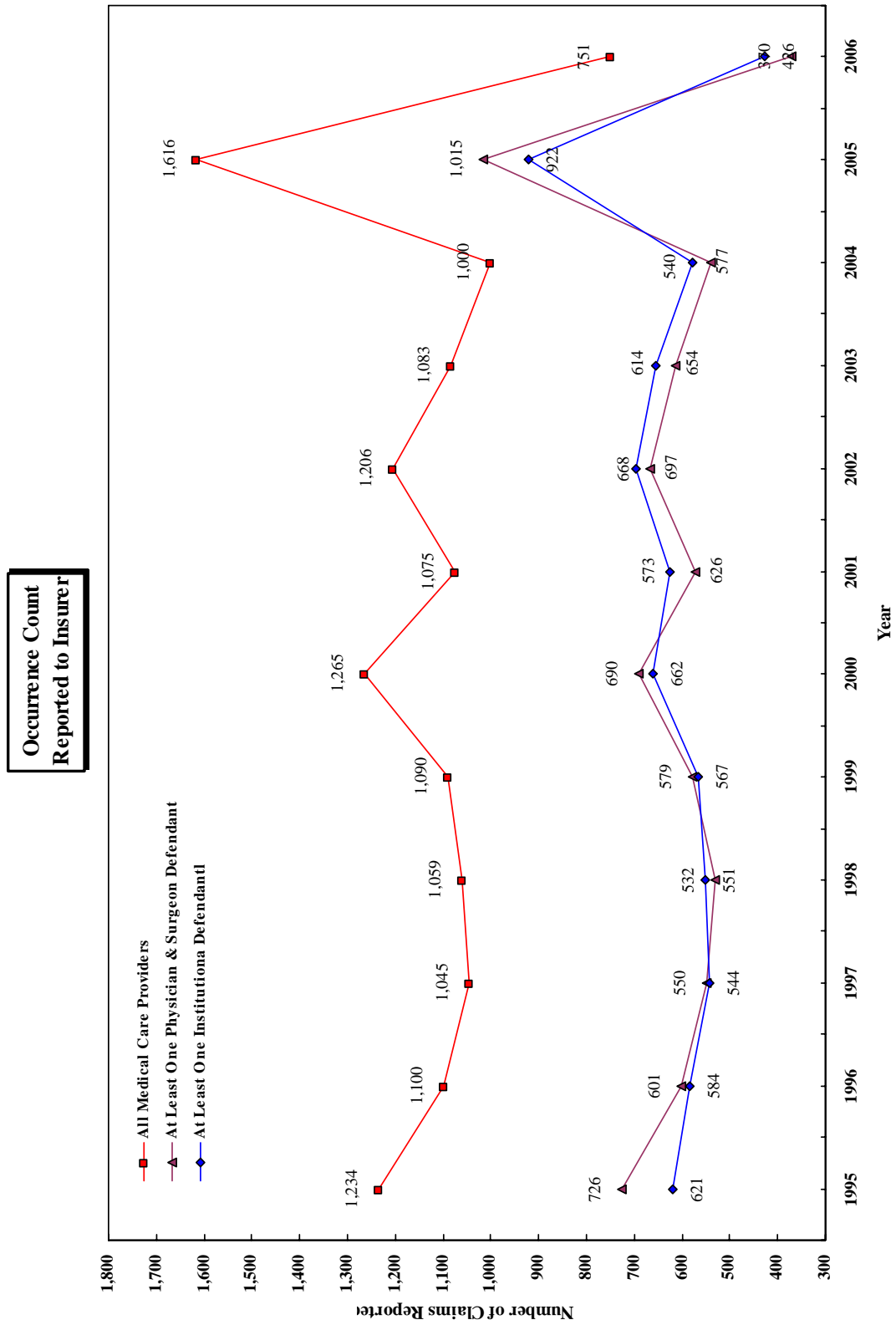


All Medical Care Providers Average Indemnity Paid



All Reported or Newly Opened Occurrences (includes occurrences which have not been closed)				
Year Reported	Reported Occurrences	Physician Defendants	Institutional Defendants	All Other Defendants
1995	1,234	1,022	726	210
1996	1,100	830	706	208
1997	1,045	814	674	227
1998	1,059	752	668	238
1999	1,090	788	663	215
2000	1,265	936	780	244
2001	1,075	782	761	212
2002	1,206	962	877	233
2003	1,083	897	827	203
2004	1,000	795	708	228
2005	1,616	1,463	1,131	304
2006	751	546	500	183

*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.



Reported Occurrences with at Least One Physician Defendant**				
Year Reported	Reported Occurrences	Physician Defendants*	Institutional Defendants	All Other Defendants
1995	726	1,022	332	29
1996	601	830	319	23
1997	550	814	296	35
1998	532	752	291	22
1999	579	788	285	28
2000	690	936	332	38
2001	573	782	351	31
2002	668	962	442	43
2003	614	897	435	43
2004	540	795	372	51
2005	1,015	1,463	651	101
2006	370	546	207	48

*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.

**This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one *paid* physician defendant.”

Reported Occurrences with at Least One Institutional Defendant (Hospital or Clinic)				
Year Reported	Reported Occurrences	Physician Defendants	Institutional Defendants	All Other Defendants
1995	621	440	726	28
1996	584	387	706	36
1997	544	386	674	31
1998	551	349	668	25
1999	567	341	663	29
2000	662	413	780	38
2001	626	409	761	25
2002	697	525	877	44
2003	654	499	827	43
2004	577	423	708	62
2005	922	766	1,131	68
2006	426	261	500	20

*For any given year, defendants may not equal the number of claims reported elsewhere. This is because occurrences are considered reported in the year in which a claim has been filed for the first defendant involved in an occurrence.

Section VIII

Nature and Substance of Allegations and Outcomes

Nature and substance of malpractice allegations In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.¹

As part of the data enhancements associated with new legislation, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these typologies, nearly 5,000 records were recoded based on descriptive narratives submitted with each claim. In addition, new typologies were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

It is anticipated that insurers will begin reporting data under the new allegation and injury codes in 2008. To our knowledge, no other state or federal entity that collects medical malpractice data captures this level of detail. Missouri’s data is expected to be the most complete and exhaustive record of malpractice claims in the country.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations. This problem will be remedied once insurers themselves begin to capture and report the data. The allegation and severity of injury recodes were performed on all claims closed since 2004.

¹ That is, one can assume that there is an allegation of *improper performance* from the mere fact that a claim has been filed. The code adds no new information about the nature and substance of the allegation.

Malpractice Occurrences by Category of Alleged Error 2004 – (March) 2007						
Category	Occurrences	Paid Occurrences	Defendants	Defendants wth Indemnity Payment	Total Indemnity	Average Indemnity
Surgery	895	314	1,333	351	\$86,125,111	\$274,284
Anesthesia	59	24	88	26	\$6,479,920	\$269,997
Medications	299	94	384	109	\$18,871,802	\$200,764
Diagnosis	615	213	1,117	279	\$73,349,641	\$344,365
Pregnancy	202	91	319	112	\$52,952,284	\$581,893
Treatment	696	191	1,170	237	\$57,060,831	\$298,748
IV and Blood	23	6	37	8	\$1,232,500	\$205,417
Misc.	317	128	410	142	\$17,559,637	\$137,185
Total	3,106	1,061	4,858	1,264	\$313,631,726	\$295,600

Column Percents					
Category	Occurrences	Paid Occurrences	Defendants	Defendants with Indemnity Payment	Total Indemnity
Surgery	28.8%	29.6%	27.4%	27.8%	27.5%
Anesthesia	1.9%	2.3%	1.8%	2.1%	2.1%
Medications	9.6%	8.9%	7.9%	8.6%	6.0%
Diagnosis	19.8%	20.1%	23.0%	22.1%	23.4%
Pregnancy	6.5%	8.6%	6.6%	8.9%	16.9%
Treatment	22.4%	18.0%	24.1%	18.8%	18.2%
IV and Blood	0.7%	0.6%	0.8%	0.6%	0.4%
Misc.	10.2%	12.1%	8.4%	11.2%	5.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Allegations Claims Closed 2004 – (March) 2007				
Allegation of Error or Omission	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Surgery Related				
Surgery Related - Error During Surgery				
Vascular or hypoxic event during surgery	14	8	\$3,671,054	\$458,882
Unintentional cut, tear, or burn during surgery	110	53	\$16,972,371	\$320,233
Surgical or other foreign body retained	47	24	\$2,692,686	\$112,195
Other injury during surgery	156	45	\$14,900,585	\$331,124
Respiratory distress	2		\$0	
Improper placement of prosthetic or therapeutic device; or wrong device or wrong size	36	12	\$2,573,788	\$214,482
Improper closure of surgical site	29	12	\$7,833,618	\$652,802
Wrong patient	22	16	\$1,943,900	\$121,494
Wrong body part	3	2	\$100,000	\$50,000
Equipment malfunction during surgery	6		\$0	
Errors of omission, failure to perform necessary function	3	1	\$325,000	\$325,000
Contraindicated procedure or surgical clearance	5	4	\$870,000	\$217,500
Other or unknown error	2		\$0	
Subtotal	435	177	\$51,883,002	\$293,124
Surgery Related - Complication After Surgery				
Infection subsequent to surgery	95	21	\$6,188,008	\$294,667
Omissions - failure to render appropriate postsurgical treatment	20	6	\$1,141,972	\$190,329
Internal bleeding, leak from internal organ	8	3	\$3,099,999	\$1,033,333
Cardiovascular event, emboli, thromboli, or ischemic event	7	1	\$500,000	\$500,000
Respiratory distress	4	2	\$1,230,738	\$615,369
Failure to recognize other complications	21	6	\$2,162,160	\$360,360
Failure to diagnose or treat compartment syndrome	3	1	\$750,000	\$750,000
Failure to diagnose or treat other musculoskeletal problem after surgery	15	3	\$1,147,500	\$382,500
Post surgery care - unknown problem	8	2	\$420,000	\$210,000
Subtotal	181	45	\$16,640,377	\$369,786
Surgery Related - Medication Errors (Excluding Anesthesia)				
Medication error - wrong dosage or wrong medication	8	6	\$1,057,000	\$176,167
Failure to administer necessary medication	2		\$0	
Adverse reaction to correct medication	11	1	\$150,000	\$150,000
Subtotal	21	7	\$1,207,000	\$172,429
Surgery Related - Unnecessary / Inappropriate Surgery				
Surgery result of misdiagnosis due to lab or radiology error	3	1	\$70,000	\$70,000
Other unnecessary surgery	20	8	\$1,258,500	\$157,313
Surgery did not have intended result	46	17	\$2,130,500	\$125,324
Wrong procedure or treatment	23	4	\$563,000	\$140,750
Lack of informed consent	7	2	\$77,500	\$38,750
Subtotal	99	32	\$4,099,500	\$128,109

Allegations Claims Closed 2004 – (March) 2007				
Allegation of Error or Omission	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Unknown Surgery Error	159	53	\$12,295,232	\$231,986
Subtotal - All Surgery Related	895	314	\$86,125,111	\$274,284
Anesthesia Related				
Injury during intubation	32	9	\$979,070	\$108,786
Allergic or other reaction to anesthetic	9	3	\$264,500	\$88,167
Wrong dosage or incorrect anesthetic	2	1	\$225,000	\$225,000
IV infiltration event	4	2	\$1,104,000	\$552,000
Respiratory complication with anesthesia	9	6	\$3,406,250	\$567,708
Cardiovascular complication with anesthesia	1	1	\$100	\$100
Unknown anesthesia problem	2	2	\$501,000	\$250,500
Subtotal	59	24	\$6,479,920	\$269,997
Medication Related (Excluding Surgery and Pregnancy and Childbirth)				
Wrong dosage	30	18	\$6,710,589	\$372,811
Wrong medication	53	32	\$1,192,404	\$37,263
Wrong dosage or wrong medication (unclear from records)	11	1	\$230,000	\$230,000
Allergic reaction to medication	8	3	\$337,000	\$112,333
Interaction of two or more medications	8	4	\$1,425,000	\$356,250
Addiction or withdrawal issues	12	1	\$50,000	\$50,000
Toxicity associated with long term or excessive use	12	5	\$561,000	\$112,200
Other negative side effect of medications	150	26	\$7,870,539	\$302,713
Unnecessary medication	1		\$0	
Failure to administer necessary medications	10	3	\$495,000	\$165,000
Unknown medication problem	4	1	\$270	\$270
Subtotal	299	94	\$18,871,802	\$200,764
Diagnoses Related (Excluding Surgery, Pregnancy and Childbirth)				
Healthy patient misdiagnosed with condition	7	2	\$160,000	\$80,000
Improperly read x-ray, CT scan, or other radiological diagnostic	30	6	\$3,175,000	\$529,167
Lab or pathology error	3	2	\$60,000	\$30,000
Failure to administer appropriate diagnostic test	23	10	\$2,419,487	\$241,949
Failure to consult diagnostic results	2		\$0	
Other failure to diagnose - staph infection	2	2	\$1,159,350	\$579,675
Other failure to diagnose - meningitis	4	2	\$610,000	\$305,000
Other failure to diagnose - cancer	127	36	\$17,194,580	\$477,627
Other failure to diagnose - benign or unknown neoplasm	5	1	\$250,000	\$250,000
Other failure to diagnose - heart conditions	28	10	\$5,027,500	\$502,750
Other failure to diagnose - cerebrovascular conditions	31	10	\$2,225,169	\$222,517
Other failure to diagnose - other cardiovascular conditions	1		\$0	
Other failure to diagnose - neurological or nervous system disorder	1		\$0	
Other failure to diagnose - digestive system disorders	26	8	\$3,894,188	\$486,774
Other failure to diagnose - urinary system disorders	2	1	\$190,000	\$190,000
Other failure to diagnose - reproductive system disorders	8	4	\$1,590,000	\$397,500
Other failure to diagnose - respiratory disorders	4	2	\$435,000	\$217,500

Allegations
Claims Closed 2004 – (March) 2007

Allegation of Error or Omission	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Other failure to diagnose - traumatic injuries	47	16	\$3,183,203	\$198,950
Other failure to diagnose - spinal conditions	8	3	\$815,000	\$271,667
Other failure to diagnose -other musculoskeletal condition	7	4	\$383,184	\$95,796
Other failure to diagnose - behavioral disorders	2	1	\$28,333	\$28,333
Other failure to diagnose	50	10	\$5,188,088	\$518,809
Other diagnostic delay	72	33	\$7,858,679	\$238,142
Misdiagnosis	123	49	\$17,482,880	\$356,793
Other or unknown diagnostic error	2	1	\$20,000	\$20,000
Subtotal	615	213	\$73,349,641	\$344,365
Pregnancy and Childbirth				
Pregnancy and Childbirth - Injury Primarily to Mother				
Failure to diagnose or treat ectopic pregnancy	1		\$0	
Surgical or other foreign body retained	5	1	\$85,000	\$85,000
Injury due to disproportion	6	3	\$139,000	\$46,333
Cut, tear, burn, or other tissue damage to mother	2		\$0	
Other injury to mother during C-section	5	1	\$20,400	\$20,400
Failure to diagnose multiple gestation	1		\$0	
Medication error during pregnancy	1		\$0	
Failure to treat other maternal condition	2	1	\$47,658	\$47,658
Other or unknown injury to mother	4	1	\$350,000	\$350,000
Subtotal	27	7	\$642,058	\$91,723
Pregnancy and Childbirth - Injury Primarily to Child				
Spontaneous abortion / stillbirth	1		\$0	
Pre-term or low birth weight	7	1	\$1,555,000	\$1,555,000
Injury during C-Section	6	1	\$200,000	\$200,000
Injury due to shoulder dystocia	16	8	\$4,621,187	\$577,648
Asphyxiation or hypoxia injury	5	3	\$783,000	\$261,000
Birth injury due to disproportion	9	7	\$3,702,500	\$528,929
Other delay or failure to treat fetal distress	55	26	\$17,408,627	\$669,563
Other birth injury - peripheral nervous system	3	2	\$690,000	\$345,000
Other birth injury - cerebral palsy	4	3	\$2,820,000	\$940,000
Other birth injury - other cognitive or neurological deficit	13	6	\$11,962,812	\$1,993,802
Other injuries related to diagnostic errors	28	15	\$3,094,600	\$206,307
Injuries due to medication errors	2	2	\$2,050,000	\$1,025,000
Other improper delivery	6	4	\$615,000	\$153,750
Fetal death or stillbirth due to other or unknown causes	8	2	\$195,000	\$97,500
Legal issue - no medically related injury	1		\$0	
Unknown injury to fetus or child	11	4	\$2,612,500	\$653,125
Subtotal	175	84	\$52,310,226	\$622,741
Subtotal - All Pregnancy and Childbirth	202	91	\$52,952,284	\$581,893
Treatment Related				
Treatment Related – Failure to Prevent Contraction of Infection or Condition While Under Care				
Contraction of staph infection	7	2	\$515,000	\$257,500
Contraction of meningitis	1		\$0	

Allegations Claims Closed 2004 – (March) 2007				
Allegation of Error or Omission	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Contraction of hepatitis	3	1	\$50,000	\$50,000
Contraction of septic condition	5	3	\$974,500	\$324,833
Development of pressure ulcers during care	49	23	\$3,675,576	\$159,808
Contraction of gangrene or other necrotizing condition	1	1	\$500,000	\$500,000
Contraction of other disease or infection	45	11	\$793,450	\$72,132
Subtotal	111	41	\$6,508,526	\$158,745
Treatment Related - Injury While Under Care				
Unintentional cut during dialysis	4	3	\$250,750	\$83,583
Unintentional cut during injection	7	2	\$350,000	\$175,000
Unintentional cut during endoscopic exam	13	3	\$1,500,000	\$500,000
Unintentional cut during other catheterization	1		\$0	
Unintentional cut during other procedure	13	7	\$718,625	\$102,661
Medical or other foreign body retained	5	2	\$50,150	\$25,075
Procedure performed on wrong body part	2	1	\$150,000	\$150,000
Overdose of radiation during course of therapy	5	2	\$565,828	\$282,914
Injury during insulin shock or electroshock treatment	1		\$0	
Blood and fluid problems	1		\$0	
Equipment malfunction	3	2	\$535,000	\$267,500
Other improper performance	92	25	\$9,136,085	\$365,443
Injury during course of physical therapy	31	7	\$2,071,595	\$295,942
Injury during course of other treatment	44	18	\$1,154,220	\$64,123
Subtotal	222	72	\$16,482,253	\$228,920
Treatment Related - Contraindicated Procedure or Treatment				
Contraindicated procedure or treatment	3	2	\$522,500	\$261,250
Wrong procedure	5	2	\$412,500	\$206,250
Wrong equipment used during procedure	2	1	\$43,500	\$43,500
Unnecessary procedure	11	1	\$42,000	\$42,000
Subtotal	21	6	\$1,020,500	\$170,083
Treatment Related - Failure to Provide Effective Treatment				
Failure to effectively treat - compartment syndrome	3	1	\$450,000	\$450,000
Misset fracture / nonunion	6	3	\$70,000	\$23,333
Failure to manage course of treatment	194	26	\$10,434,416	\$401,324
Failure to perform necessary procedure	7	1	\$100,000	\$100,000
Failure to monitor condition	42	17	\$6,250,000	\$367,647
Failure to stabilize	3	1	\$215,000	\$215,000
Delay in providing necessary treatment	48	16	\$12,924,931	\$807,808
Delay in admission / premature discharge	10	1	\$13,074	\$13,074
Delay in referral or consultation	5	1	\$2,500,000	\$2,500,000
Failure to communication between practitioners	5		\$0	
Failure to communicate with patient or family	4	3	\$61,131	\$20,377
Unknown	15	2	\$31,000	\$15,500
Subtotal	342	72	\$33,049,552	\$459,022
Subtotal - All Treatment Related	696	191	\$57,060,831	\$298,748
IV and Blood Products				

Allegations Claims Closed 2004 – (March) 2007				
Allegation of Error or Omission	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Contraction of staph infection	2		\$0	
Mismatched blood used in transfusion	2	1	\$950,000	\$950,000
IV infiltration incident	10	4	\$270,000	\$67,500
Cut or tear to tissue or tendon	3		\$0	
Wrong body part	1	1	\$12,500	\$12,500
Unknown	5		\$0	
Subtotal	23	6	\$1,232,500	\$205,417
Allegations Unrelated to Specific Medical Treatment or Procedure				
Falls on medical premises or while under care	145	70	\$9,634,664	\$137,638
Injury during lifting, transporting, or repositioning	24	16	\$1,080,083	\$67,505
Injury while being restrained	2	1	\$211,400	\$211,400
Contraction of disease while under care	1		\$0	
Dehydration or malnutrition while under care	2	1	\$38,000	\$38,000
Acts of self-harm	12	2	\$510,000	\$255,000
Failure to protect from 3rd party	7	2	\$30,000	\$15,000
Sexual misconduct	9	6	\$1,068,500	\$178,083
Assault by staff	4	1	\$50,000	\$50,000
False imprisonment	5	1	\$5,000	\$5,000
Breach of confidentiality	13	3	\$29,000	\$9,667
Breach of other regulation	6		\$0	
Abandonment	17	2	\$300,000	\$150,000
Other improper (legal, moral, ethical) conduct	12	4	\$347,256	\$86,814
Failure to instruct or communicate with patient	11		\$0	
Religious issue	1	1	\$25,000	\$25,000
Other injury while under care	28	16	\$4,222,915	\$263,932
Unknown problem	18	2	\$7,819	\$3,910
Subtotal	317	128	\$17,559,637	\$137,185
Unknown	279	91	\$23,052,017	\$253,319

Allegation Category	Surgery Related				Total Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
	Surgery Related - Error During Surgery						
	Occurrences	Paid Occurrences	Total Defendants				
Vascular or hypoxic event during surgery	14	8	27	11	48.1%	54.5%	
Unintentional cut, tear, or burn during surgery	110	53	165	56	66.7%	71.4%	
Surgical or other foreign body retained	47	24	70	27	42.9%	44.4%	
Other injury during surgery	156	45	238	49	55.9%	57.1%	
Respiratory distress	2		2		50.0%		
Improper placement of prosthetic or therapeutic device; or wrong device	36	12	47	12	61.7%	41.7%	
Improper closure	29	12	41	13	68.3%	76.9%	
Wrong patient	22	16	31	20	48.4%	45.0%	
Wrong body part	3	2	3	2	33.3%		
Equipment malfunction during surgery	6		11		72.7%		
Errors of omission, failure to perform necessary function	3	1	4	1	25.0%		
Contraindicated procedure or surgical clearance	5	4	7	4	57.1%	50.0%	
Other or unknown error	2		2		50.0%		
Subtotal	435	177	648	195	57.7%	57.4%	
Surgery Related – Complication Subsequent to Surgery							
Infection subsequent to surgery	95	21	118	22	45.8%	36.4%	
Omissions - failure to render appropriate postsurgical treatment	20	6	28	6	57.1%	66.7%	
Internal bleeding, leak from internal organ	8	3	17	6	82.4%	83.3%	
Cardiovascular event, emboli, thromboli, or ischemic event	7	1	13	2	53.8%	50.0%	
Respiratory distress	4	2	11	2	72.7%		
Failure to recognize other complications	21	6	30	6	46.7%	33.3%	
Failure to diagnose or treat compartment syndrome	3	1	12	5	100.0%	100.0%	
Failure to diagnose or treat other musculoskeletal problem after surgery	15	3	22	4	72.7%	75.0%	
Post surgery care - unknown problem	8	2	16	3	56.3%	66.7%	

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	Defendants Who were Physicians and Surgeons	% of Defendants who were Physicians
Subtotal	181	45	267	56	56.2%	53.6%
Surgery Related - Medication Errors (Excluding Anesthesia)						
Medication error - wrong dosage or wrong medication	8	6	13	6	53.8%	33.3%
Failure to administer necessary medication	2		2		100.0%	
Adverse reaction to correct medication	11	1	23	1	56.5%	
Subtotal	21	7	38	7	57.9%	28.6%
Surgery Related - Unnecessary / Inappropriate Surgery						
Surgery due to misdiagnosis due to lab or radiology error	3	1	7	1	28.6%	100.0%
Other unnecessary surgery	20	8	31	9	54.8%	44.4%
Surgery did not have intended result	46	17	57	17	63.2%	52.9%
Wrong procedure or treatment	23	4	33	4	48.5%	25.0%
Lack of informed consent	7	2	19	2	57.9%	100.0%
Subtotal	99	32	147	33	55.8%	51.5%
Unknown Surgery Error	159	53	233	60	48.9%	45.0%
Subtotal - All Surgery Related	895	314	1333	351	55.7%	53.7%
Anesthesia Related						
Improper Intubation	32	9	46	9	34.8%	11.1%
Allergic or other reaction to anesthetic	9	3	13	3	38.5%	
Wrong dosage or incorrect anesthetic	2	1	2	1	50.0%	100.0%
IV infiltration event	4	2	4	2		
Respiratory complication with anesthesia	9	6	17	8	41.2%	12.5%
Cardiovascular complication with anesthesia	1	1	2	1		
Unknown anesthesia problem	2	2	4	2		
Subtotal	59	24	88	26	33.0%	11.5%
Medication Problem (Excluding Surgery and Pregnancy and Childbirth)						
Wrong dosage	30	18	36	20	19.4%	10.0%
Wrong medication	53	32	55	32	9.1%	9.4%
Wrong dosage or wrong medication (unclear from records)	11	1	15	2	53.3%	100.0%

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants who were Physicians
Allergic reaction to medication	8	3	10	3	50.0%	33.3%
Interaction of two or more medications	8	4	10	4	30.0%	25.0%
Addiction or withdrawal issues	12	1	14	1	64.3%	
Toxicity associated with long term or excessive use	12	5	21	9	42.9%	55.6%
Other negative side effect of medications	150	26	204	33	60.8%	33.3%
Unnecessary medication	1		1		100.0%	
Failure to administer necessary medications	10	3	13	4	61.5%	75.0%
Unknown medication problem	4	1	5	1	40.0%	
Subtotal	299	94	384	109	47.1%	25.7%
Diagnosis Related Allegations						
Healthy patient misdiagnosed with condition	7	2	11	2	81.8%	100.0%
Improperly read x-ray, CT scan, or other radiological diagnostic	30	6	44	7	47.7%	42.9%
Lab or pathology error	3	2	4	2	25.0%	
Failure to administer appropriate diagnostic test	23	10	35	13	45.7%	61.5%
Failure to consult diagnostic results	2		3		66.7%	
Other failure to diagnose - staph infection	2	2	4	3	50.0%	66.7%
Other failure to diagnose - meningitis	4	2	6	2	66.7%	50.0%
Other failure to diagnose - cancer	127	36	231	48	61.9%	68.8%
Other failure to diagnose - benign or unknown neoplasm	5	1	8	1	62.5%	
Other failure to diagnose - heart conditions	28	10	41	12	70.7%	75.0%
Other failure to diagnose - cerebrovascular conditions	31	10	64	12	64.1%	66.7%
Other failure to diagnose - other cardiovascular conditions	1		4		50.0%	
Other failure to diagnose - neurological or nervous system disorder	1		2		100.0%	
Other failure to diagnose - digestive system disorders	26	8	49	14	65.3%	50.0%
Other failure to diagnose - urinary system disorders	2	1	3	1	66.7%	
Other failure to diagnose - reproductive system disorders	8	4	16	4	68.8%	75.0%
Other failure to diagnose - respiratory disorders	4	2	5	2	80.0%	100.0%

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Total Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
Other failure to diagnose - traumatic injuries	47	16	87	18	56.3%	72.2%
Other failure to diagnose - spinal conditions	8	3	16	4	68.8%	75.0%
Other failure to diagnose -other musculoskeletal condition	7	4	9	5	44.4%	20.0%
Other failure to diagnose - behavioral disorders	2	1	2	1	100.0%	100.0%
Other failure to diagnose	50	10	86	13	57.0%	46.2%
Other diagnostic delay	72	33	117	45	60.7%	55.6%
Misdiagnosis	123	49	266	68	51.9%	48.5%
Other or unknown diagnostic error	2	1	4	1	50.0%	
Subtotal	615	213	1117	278	58.4%	57.6%
Pregnancy and Childbirth						
Pregnancy and Childbirth - Injury Primarily to Mother						
Ectopic pregnancy	1		2		100.0%	
Surgical or other foreign body retained	5	1	7	1	57.1%	100.0%
Injury due to disproportion	6	3	7	3	71.4%	66.7%
Cut, tear, burn, or other tissue damage to mother	2		4		50.0%	
Other injury to mother during C-section	5	1	7	1	28.6%	
Failure to diagnose multiple gestation	1		1		100.0%	
Medication error during pregnancy	1		1		100.0%	
Failure to treat other maternal condition	2	1	3	1	66.7%	
Other or unknown injury to mother	4	1	4	1	50.0%	
Subtotal	27	7	36	7	58.3%	42.8%
Pregnancy and Childbirth – Injury Primarily to Child						
Spontaneous abortion / stillbirth	1		1		100.0%	
Pre-term or low birth weight	7	1	12	2	50.0%	50.0%
Injury during C-Section	6	1	8	1	50.0%	
Injury due to shoulder dystocia	16	8	21	10	47.6%	50.0%
Asphyxiation or hypoxia injury	5	3	5	3	60.0%	100.0%
Birth injury due to disproportion	9	7	18	8	55.6%	87.5%

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
Delay or failure to treat fetal distress	55	26	80	31	46.3%	38.7%
Other birth injury - peripheral nervous system	3	2	5	2	100.0%	100.0%
Other birth injury - cerebral palsy	4	3	7	4	28.6%	25.0%
Other birth injury - other cognitive or neurological deficit	13	6	28	12	46.4%	33.3%
Other injuries related to diagnostic errors	28	15	46	17	45.7%	35.3%
Injuries due to medication errors	2	2	2	2		
Other improper delivery	6	4	12	4	58.3%	25.0%
Fetal death or stillbirth due to other or unknown causes	8	2	15	2	46.7%	50.0%
Legal issue - no medically related injury	1		1			
Unknown injury to fetus or child	1		1		100.0%	
Unknown injury to fetus or child	10	4	21	7	38.1%	85.7%
Subtotal	175	84	383	105	47.7%	46.7%
Subtotal - All Pregnancy and Childbirth	202	91	319	112	48.9%	46.4%
Treatment Related						
Treatment Related – Failure to Prevent Contraction of Infection or Condition While Under Care						
Contraction of staph infection	7	2	26	2	80.8%	50.0%
Contraction of meningitis	1		2		50.0%	
Contraction of hepatitis	3	1	4	2	50.0%	50.0%
Contraction of septic condition	5	3	6	4	66.7%	50.0%
Development of pressure ulcers during care	49	23	64	28	32.8%	17.9%
Contraction of gangrene or other necrotizing condition	1	1	1	1	100.0%	100.0%
Contraction of other disease or infection	45	11	56	11	39.3%	9.1%
Subtotal	111	41	159	48	45.3%	22.9%
Treatment Related						
Unintentional cut during dialysis	4	3	7	3	14.3%	33.3%
Unintentional cut during injection	7	2	7	2	42.9%	100.0%
Unintentional cut during endoscopic exam	13	3	21	4	71.4%	75.0%
Unintentional cut during other catheterization	1		1		100.0%	

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
Unintentional cut during other procedure	13	7	20	8	35.0%	25.0%
Medical or other foreign body retained	5	2	7	2	57.1%	50.0%
Procedure performed on wrong body part	2	1	2	1		
Overdose of radiation during course of therapy	5	2	8	2	87.5%	100.0%
Injury during insulin shock or electroshock treatment	1		3		66.7%	
Blood and fluid problems	1		1			
Equipment malfunction	3	2	6	3	50.0%	33.3%
Other improper performance	92	25	139	34	59.7%	52.9%
Injury during course of physical therapy	31	7	38	8	10.5%	
Injury during course of other treatment	44	18	65	18	46.2%	16.7%
Subtotal	222	72	325	85	49.2%	38.8%
Treatment Related - Contraindicated Procedure or Treatment						
Contraindicated procedure or treatment	3	2	5	2	40.0%	
Wrong procedure	5	2	8	2	62.5%	50.0%
Wrong equipment used during procedure	2	1	2	1		
Unnecessary procedure	11	1	15	1	46.7%	
Subtotal	21	6	30	6	46.7%	16.7%
Treatment Related - Failure to Provide Effective Treatment						
Failure to effectively treat - compartment syndrome	3	1	9	1	44.4%	
Misset fracture / nonunion	6	3	15	6	53.3%	33.3%
Failure to manage course of treatment	194	26	379	35	58.0%	40.0%
Failure to perform necessary procedure	7	1	11	1	63.6%	100.0%
Failure to monitor condition	42	17	74	22	51.4%	27.3%
Failure to stabilize	3	1	3	1	66.7%	100.0%
Delay in providing necessary treatment	48	16	101	22	54.5%	50.0%
Delay in admission / premature discharge	10	1	15	1	40.0%	
Delay in referral or consultation	5	1	14	4	64.3%	75.0%
Failure to communication between practitioners	5		10		60.0%	

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
Failure to communicate with patient or family	4	3	4	3	25.0%	
Subtotal	327	70	635	96	56.1%	39.6%
Unknown	15	2	21	2	47.6%	0.0%
Subtotal - All Treatment Related	696	191	1170	237	52.3%	35.0%
IV and Blood Products						
Contraction of staph infection	2		4		75.0%	
Mismatched blood used in transfusion	2	1	3	1	66.7%	
IV infiltration incident	10	4	18	6	44.4%	16.7%
Cut or tear to tissue or tendon	3		6		66.7%	
Wrong body part	1	1	1	1		
Unknown	5		5			
Subtotal	23	6	37	8	45.9%	12.5%
Allegations Unrelated to a Specific Treatment or Procedure						
Falls on medical premises or while under care	145	70	178	79	18.0%	6.3%
Injury during lifting, transporting, or repositioning	24	16	27	17	7.4%	5.9%
Injury while being restrained	2	1	3	2	66.7%	50.0%
Contraction of disease while under care	1		1			
Dehydration or malnutrition while under care	2	1	2	1	50.0%	
Acts of self-harm	12	2	36	2	33.3%	100.0%
Failure to protect from 3rd party	7	2	13	2	46.2%	
Sexual misconduct	9	6	14	8	35.7%	25.0%
Assault by staff	4	1	4	1		
False imprisonment	5	1	7	1	28.6%	
Breach of confidentiality	13	3	15	3	33.3%	33.3%
Breach of other regulation	6		6		16.7%	
Abandonment	17	2	23	3	34.8%	
Other improper (legal, moral, ethical) conduct	12	4	15	4	26.7%	25.0%
Failure to instruct or communicate with patient	11		11		100.0%	

Allegation Category	Occurrences	Paid Occurrences	Total Defendants	Defendants with Payments	% of Defendants Who were Physicians and Surgeons	% of Defendants with Payments Who were Physicians
Religious issue	1	1	1	1	100.0%	100.0%
Other injury while under care	28	16	31	16	12.9%	
Unknown problem	18	2	23	2	26.1%	
Subtotal	317	128	410	142	24.9%	9.9%
Unknown	279	91	460	119	37.0%	27.7%
Total	3,385	1,152	5,318	1,382	50.0%	40.7%

Injuries Associated with Allegations of Malpractice, 2004 – (March) 2007				
Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Emotional distress - no physical injury	57	15	\$939,000	\$162,500
Physical pain, little or no loss of physical function	30	4	\$61,900	\$15,475
Tissue Injuries				
Burns, lacerations, scarring, or other damage to skin tissue	115	42	\$2,769,073	\$65,930
Sprain, damage to tendons	18	8	\$567,950	\$70,994
Musculoskeletal Injuries				
Fracture as result of error	88	36	\$2,253,630	\$62,601
Other skeletal problem as result of error	35	10	\$1,076,000	\$107,600
Fracture complicated by error	74	19	\$1,990,431	\$104,760
Other skeletal problem complicated by error	99	24	\$3,134,887	\$130,620
Limb Function / Amputation / Morphology Injuries				
Partial loss of function of limb(s), or hand or foot	14	5	\$1,100,000	\$220,000
Full loss of function of limb	10	5	\$2,238,860	\$447,772
Amputation of fingers or toes	10	4	\$211,375	\$52,844
Amputation of hand or foot	11	4	\$825,000	\$206,250
Amputation of one limb	31	13	\$6,868,519	\$528,348
Amputation of two or more limbs	3	1	\$608,384	\$608,384
Amputation or removal of other body part	4		\$0	
Disfigurement or cosmetic condition	18	9	\$879,920	\$97,769
Other morphology problem	37	21	\$4,179,500	\$199,024
Injuries Primarily Associated with Nervous System Function				
Cut, perforation, or tear to nerve	12	4	\$1,555,000	\$388,750
Other damage to nerve	80	22	\$3,519,000	\$159,955
Cauda equine syndrome	7	4	\$1,907,472	\$476,868
Brachial plexus injury or disorder	14	9	\$4,951,187	\$550,132
Cerebral palsy	9	4	\$3,650,000	\$912,500
Monoplegia - upper limb	1	1	\$837,500	\$837,500
Monoplegia - lower limb	1	1	\$200,000	\$200,000
Hemiplegia	1	1	\$175,000	\$175,000
Paraplegia	24	12	\$10,999,618	\$916,635
Quadriplegia	19	12	\$21,140,000	\$1,761,667
Other cognitive or neurological deficit	78	36	\$26,462,562	\$735,071
Other nervous system impairment	5	3	\$1,050,000	\$350,000
Cardiovascular Injuries				
Damage to veins or arteries	6	2	\$515,000	\$257,500
Internal bleeding	37	16	\$4,840,999	\$302,562
Damage from embolism / thrombosis	17	6	\$405,100	\$67,517
Ruptured aneurism	1		\$0	
Stroke	26	10	\$4,762,500	\$476,250
Myocardial infarction	18	6	\$509,679	\$84,947
Other ischemic event	5		\$0	
Contraction / Progression of Infections and Various Diseases				
Contraction of staph infection	16	2	\$16,698	\$8,349
Progression of staph infection	2		\$0	

Injuries Associated with Allegations of Malpractice, 2004 – (March) 2007				
Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Contraction of meningitis	3	1	\$1,600,000	\$1,600,000
Progression of meningitis	3	1	\$185,000	\$185,000
Contraction of encephalitis	1		\$0	
Contraction of hepatitis	4	1	\$50,000	\$50,000
Progression of hepatitis	14		\$0	
Progression of cancer	82	25	\$12,371,790	\$494,872
Contraction of sepsis	5	3	\$955,500	\$318,500
Progression of sepsis	1	1	\$1,250,000	\$1,250,000
Contraction of other disease or condition	18	9	\$1,917,600	\$213,067
Progression of other disease or condition	65	11	\$1,170,295	\$106,390
Contraction of necrotizing condition	5	3	\$675,000	\$225,000
Injury to Internal Organs (Other than neurological or cardiovascular organs)				
Cut, perforation or tear to internal organ	46	9	\$3,056,122	\$339,569
Leakage from internal organ	30	14	\$3,963,306	\$283,093
Temporary partial loss organ function	29	8	\$1,694,570	\$211,821
Temporary full loss of organ function	6	2	\$443,500	\$221,750
Permanent partial loss of organ or organ function	55	12	\$3,328,833	\$277,403
Permanent full loss of organ or organ function	36	16	\$9,482,206	\$592,638
Loss of vision - partial	37	15	\$6,443,431	\$429,562
Loss of vision - full	6	2	\$382,000	\$191,000
Loss of hearing - partial	10	4	\$682,500	\$170,625
Accidental / unnecessary sterilization	3	3	\$1,700,000	\$566,667
Indeterminate Injuries and Residual Categories				
Malnutrition or dehydration	3	1	\$38,000	\$38,000
Partial loss of mobility, NOS	4		\$0	
Asphyxiation / respiratory distress	9	3	\$1,440,500	\$480,167
Coma	1		\$0	
Injury primarily psychological	3	1	\$50,000	\$50,000
Legal or ethical issue not involving a medically related injury	11	2	\$29,000	\$14,500
Unnecessary surgery with no complications, NOS	24	8	\$483,750	\$60,469
Unnecessary surgery with additional complications, NOS	5	1	\$25,000	\$25,000
Corrective surgery needed	145	56	\$9,742,739	\$173,977
All other	1		\$0	
Death	784	315	\$101,822,579	\$323,246
Total	2,482	898	\$282,184,965	\$314,237
Unknown (narrative was blank or incomplete)	903	254	\$54,498,778	\$214,562

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Surgery Related				
Emotional distress - no physical injury	2		\$0	
Physical pain, little or no loss of physical function	11	1	\$37,500	\$37,500
Burns, lacerations, scarring, or other damage to skin tissue	28	10	\$543,650	\$54,365
Sprain, torn tendons, damage to muscles	8	4	\$479,790	\$119,948
Fracture as result of error	3	1	\$2,000	\$2,000
Other skeletal problem as result of error	5	1	\$37,500	\$37,500
Fracture complicated by error	9	2	\$425,800	\$212,900
Other skeletal problem complicated by error	32	7	\$1,497,788	\$213,970
Partial loss of function of limb(s), or hand or foot	7	2	\$800,000	\$400,000
Full loss of function of limb	2	1	\$450,000	\$450,000
Amputation of hand or foot	3	1	\$400,000	\$400,000
Amputation of one limb	6	2	\$1,425,000	\$712,500
Amputation or removal of other body part	1		\$0	
Disfigurement or cosmetic condition	18	9	\$879,920	\$97,769
Other morphology problem	28	18	\$3,604,500	\$200,250
Cut, perforation, or tear to nerve	10	4	\$1,555,000	\$388,750
Other damage to nerve	53	13	\$2,730,000	\$210,000
Cauda equine syndrome	6	3	\$1,407,472	\$469,157
Monoplegia - lower limb	1	1	\$200,000	\$200,000
Hemiplegia	1	1	\$175,000	\$175,000
Paraplegia	5	2	\$3,899,022	\$1,949,511
Quadriplegia	5	4	\$4,095,000	\$1,023,750
Other cognitive or neurological deficit	4	1	\$350,000	\$350,000
Other nervous system impairment	1	1	\$150,000	\$150,000
Damage to veins or arteries	4	2	\$515,000	\$257,500
Internal bleeding	8	5	\$3,119,999	\$624,000
Damage from embolism / thrombosis	7	2	\$95,000	\$47,500
Stroke	1		\$0	
Myocardial infarction	4	2	\$155,000	\$77,500
Other ischemic event	3		\$0	
Contraction of staph infection	8	1	\$1,698	\$1,698
Contraction of meningitis	2	1	\$1,600,000	\$1,600,000
Contraction of encephalitis	1		\$0	
Progression of cancer	2	1	\$274,710	\$274,710
Contraction of sepsis	2	1	\$900,000	\$900,000
Contraction of other disease or condition	8	5	\$1,463,000	\$292,600
Progression of other disease or condition	13	1	\$35,400	\$35,400
Contraction of necrotizing condition	3	1	\$125,000	\$125,000
Cut, perforation or tear to internal organ	27	5	\$803,622	\$160,724
Leakage from internal organ	13	9	\$3,481,118	\$386,791
Temporary partial loss of organ or organ function	14	3	\$900,000	\$300,000
Temporary full loss of organ or organ function	4	1	\$400,000	\$400,000

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Permanent partial loss of organ or organ function	23	6	\$2,395,000	\$399,167
Permanent full loss of organ or organ function	16	6	\$4,608,072	\$768,012
Malnutrition or dehydration	1		\$0	
Partial loss of mobility, NOS	1		\$0	
Loss of vision - partial	22	7	\$2,226,000	\$318,000
Loss of vision - full	1		\$0	
Loss of hearing - partial	3	3	\$457,500	\$152,500
Asphyxiation / respiratory distress	1		\$0	
Accidental / unnecessary sterilization	1	1	\$275,000	\$275,000
Legal or ethical issue not involving a medically related injury	1		\$0	
Unnecessary surgery with no complications, NOS	16	8	\$483,750	\$60,469
Unnecessary surgery with additional complications, NOS	4	1	\$25,000	\$25,000
Corrective surgery needed	99	42	\$6,624,411	\$157,724
All other	1		\$0	
Unknown	211	64	\$11,369,973	\$177,656
Death	121	47	\$18,645,916	\$396,722
Subtotal	895	314	\$86,125,111	\$274,284
Anesthesia Related				
Emotional distress - no physical injury	1	1	\$110,000	\$110,000
Physical pain, little or no loss of physical function	1		\$0	
Burns, lacerations, scarring, or other damage to skin tissue	5	1	\$3,048	\$3,048
Fracture as result of error	8	1	\$522	\$522
Other skeletal problem as result of error	1		\$0	
Other skeletal problem complicated by error	1		\$0	
Amputation of one limb	1	1	\$1,100,000	\$1,100,000
Other damage to nerve	4	2	\$14,000	\$7,000
Other cognitive or neurological deficit	3	2	\$156,250	\$78,125
Internal bleeding	1		\$0	
Damage from embolism / thrombosis	1	1	\$100	\$100
Stroke	1		\$0	
Myocardial infarction	1		\$0	
Cut, perforation or tear to internal organ	1		\$0	
Permanent partial loss of organ or organ function	1	1	\$5,500	\$5,500
Asphyxiation / respiratory distress	2		\$0	
Corrective surgery needed	1		\$0	
Unknown	6	2	\$126,000	\$63,000
Death	19	12	\$4,964,500	\$413,708
Subtotal	59	24	\$6,479,920	\$269,997
Medication Related				
Emotional distress - no physical injury	3		\$0	
Physical pain, little or no loss of physical function	5	1	\$2,500	\$2,500

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Burns, lacerations, scarring, or other tissue damage	6	1	\$18,000	\$18,000
Sprain, torn tendons, damage to muscles	1		\$0	
Fracture as result of error	2		\$0	
Other skeletal problem as result of error	2		\$0	
Other skeletal problem complicated by error	2		\$0	
Partial loss of function of limb(s), or hand or foot	2	1	\$165,000	\$165,000
Amputation of hand or foot	1		\$0	
Other damage to nerve	2		\$0	
Other cognitive or neurological deficit	9	7	\$2,136,000	\$305,143
Internal bleeding	7	3	\$720,000	\$240,000
Embolism / thrombosis	2	1	\$5,000	\$5,000
Stroke	5	1	\$145,000	\$145,000
Myocardial infarction	2		\$0	
Other ischemic event	1		\$0	
Progression of hepatitis	1		\$0	
Progression of cancer	1		\$0	
Contraction of other disease or condition	4		\$0	
Progression of other disease or condition	2	1	\$20,000	\$20,000
Cut, perforation or tear to internal organ	1		\$0	
Temporary partial loss of organ or organ function	4	3	\$195,000	\$65,000
Permanent partial loss of organ or organ function	14		\$0	
Permanent full loss of organ or organ function	2	2	\$1,310,000	\$655,000
Partial loss of mobility, NOS	1		\$0	
Loss of vision - partial	2	1	\$1,568,431	\$1,568,431
Loss of vision - full	1		\$0	
Asphyxiation / respiratory distress	2		\$0	
Corrective surgery needed	3	1	\$250,000	\$250,000
Unknown	161	56	\$7,047,538	\$125,849
Death	48	15	\$5,289,333	\$352,622
Subtotal	299	94	\$18,871,802	\$200,764

Diagnosis Related

Emotional distress - no physical injury	6	1	\$15,000	\$15,000
Physical pain, little or no loss of physical function	3		\$0	
Burns, lacerations, scarring, or tissue damage	4		\$0	
Other skeletal problem as result of error	2		\$0	
Fracture complicated by error	41	12	\$1,281,000	\$106,750
Other skeletal problem complicated by error	29	10	\$829,599	\$82,960
Partial loss of function of limb(s), or hand or foot	1		\$0	
Full loss of function of limb	3		\$0	
Amputation of fingers or toes	1		\$0	
Amputation of hand or foot	3	2	\$300,000	\$150,000
Amputation of one limb	12	6	\$3,425,000	\$570,833
Amputation or removal of other body part	3		\$0	
Other morphology problem	1		\$0	

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Other damage to nerve	4	2	\$330,000	\$165,000
Paraplegia	14	5	\$2,475,596	\$495,119
Quadriplegia	2	1	\$950,000	\$950,000
Other cognitive or neurological deficit	11	3	\$1,440,000	\$480,000
Other nervous system impairment	1		\$0	
Damage to veins or arteries	1		\$0	
Internal bleeding	11	4	\$875,000	\$218,750
Damage from embolism / thrombosis	2	1	\$300,000	\$300,000
Stroke	13	6	\$2,400,000	\$400,000
Myocardial infarction	6	3	\$294,679	\$98,226
Progression of staph infection	1		\$0	
Progression of meningitis	3	1	\$185,000	\$185,000
Progression of cancer	74	21	\$11,252,080	\$535,813
Progression of sepsis	1	1	\$1,250,000	\$1,250,000
Progression of other disease or condition	16	3	\$585,000	\$195,000
Cut, perforation or tear to internal organ	2	1	\$50,000	\$50,000
Leakage from internal organ	9	3	\$72,188	\$24,063
Temporary partial loss of organ or organ function	4	1	\$575,000	\$575,000
Temporary full loss of organ or organ function	1		\$0	
Permanent partial loss of organ or organ function	10	3	\$628,333	\$209,444
Permanent full loss of organ or organ function	11	4	\$1,200,000	\$300,000
Partial loss of mobility, NOS	1		\$0	
Loss of vision - partial	7	5	\$2,224,000	\$444,800
Loss of vision - full	2	2	\$382,000	\$191,000
Loss of hearing - partial	2		\$0	
Asphyxiation / respiratory distress	1		\$0	
Accidental / unnecessary sterilization	2	2	\$1,425,000	\$712,500
Unnecessary surgery with no complications, NOS	4		\$0	
Unnecessary surgery with additional complications, NOS	1		\$0	
Corrective surgery needed	13	4	\$1,142,500	\$285,625
Unknown	84	22	\$4,038,896	\$183,586
Death	192	84	\$33,423,770	\$397,902
Subtotal	615	213	\$73,349,641	\$9,572,372
Treatment Related				
Emotional distress - no physical injury	3	1	\$5,000	\$5,000
Other nervous system impairment	1	1	\$150,000	\$150,000
Damage to veins or arteries	1		\$0	
Internal bleeding	9	4	\$126,000	\$31,500
Damage from embolism / thrombosis	3	1	\$5,000	\$5,000
Ruptured aneurism	1		\$0	
Stroke	6	3	\$2,217,500	\$739,167
Myocardial infarction	2	1	\$60,000	\$60,000
Other ischemic event	1		\$0	

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Physical pain, little or no loss of physical function	8	1	\$20,000	\$20,000
Contraction of staph infection	6	1	\$15,000	\$15,000
Contraction of meningitis	2		\$0	
Contraction of hepatitis	3	1	\$50,000	\$50,000
Progression of hepatitis	13		\$0	
Progression of cancer	5	3	\$845,000	\$281,667
Contraction of sepsis	3	2	\$55,500	\$27,750
Contraction of other disease or condition	4	3	\$175,000	\$58,333
Progression of other disease or condition	23	6	\$529,895	\$88,316
Contraction of necrotizing condition	2	2	\$550,000	\$275,000
Cut, perforation or tear to internal organ	14	3	\$2,202,500	\$734,167
Leakage from internal organ	4	2	\$410,000	\$205,000
Temporary partial loss of organ or organ function	6	1	\$24,570	\$24,570
Temporary full loss of organ or organ function	1	1	\$43,500	\$43,500
Permanent partial loss of organ or organ function	4		\$0	
Permanent full loss of organ or organ function	3	1	\$1,825,896	\$1,825,896
Malnutrition or dehydration	1		\$0	
Partial loss of mobility, NOS	1		\$0	
Loss of vision - partial	5	2	\$425,000	\$212,500
Loss of vision - full	2		\$0	
Loss of hearing - partial	5	1	\$225,000	\$225,000
Asphyxiation / respiratory distress	2	2	\$140,500	\$70,250
Coma	1		\$0	
Unnecessary surgery with no complications, NOS	4		\$0	
Corrective surgery needed	22	5	\$928,328	\$185,666
Burns, lacerations, scarring, or other damage to skin tissue	47	20	\$2,051,375	\$102,569
Sprain, torn tendons, damage to muscles	7	3	\$13,160	\$4,387
Fracture as result of error	5		\$0	
Other skeletal problem as result of error	14	3	\$845,000	\$281,667
Fracture complicated by error	21	5	\$283,631	\$56,726
Other skeletal problem complicated by error	25	1	\$400,000	\$400,000
Partial loss of function of limb(s), or hand or foot	2	1	\$40,000	\$40,000
Full loss of function of limb	3	3	\$1,748,860	\$582,953
Amputation of fingers or toes	8	3	\$179,500	\$59,833
Amputation of hand or foot	4	1	\$125,000	\$125,000
Amputation of one limb	11	3	\$530,000	\$176,667
Amputation of two or more limbs	2		\$0	
Other morphology problem	6	2	\$40,000	\$20,000
Cut, perforation, or tear to nerve	1		\$0	
Other damage to nerve	10	3	\$295,000	\$98,333
Paraplegia	2	2	\$1,125,000	\$562,500
Quadriplegia	2	2	\$9,150,000	\$4,575,000
Other cognitive or neurological deficit	13	5	\$3,632,000	\$726,400

Adverse Outcome by Alleged Medical Error Claims Closed 2004 – (March) 2007				
Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Unknown	166	29	\$9,710,290	\$334,838
Death	176	57	\$15,862,826	\$278,295
Subtotal	696	191	\$57,060,831	\$298,748
IV and Blood Products Related				
Burns, lacerations, scarring, or other damage to skin tissue	1		\$0	
Sprain, torn tendons, damage to muscles	2	1	\$75,000	\$75,000
Other skeletal problem as result of error	1	1	\$75,000	\$75,000
Partial loss of function of limb(s), or hand or foot	2	1	\$95,000	\$95,000
Cut, perforation, or tear to nerve	1		\$0	
Other damage to nerve	3	1	\$25,000	\$25,000
Damage from embolism / thrombosis	2		\$0	
Contraction of staph infection	1		\$0	
Unknown	9	2	\$962,500	\$481,250
Death	1		\$0	
Subtotal	13	2	\$962,500	\$481,250
Injuries Unrelated to Medical Procedure (falls, etc)				
Emotional distress - no physical injury	39	10	\$416,500	\$41,650
Physical pain, little or no loss of physical function	1	1	\$1,900	\$1,900
Burns, lacerations, scarring, or other damage to skin tissue	17	7	\$135,000	\$19,286
Sprain, torn tendons, damage to muscles	1		\$0	
Fracture as result of error	70	34	\$2,251,108	\$66,209
Other skeletal problem as result of error	10	5	\$136,500	\$27,300
Fracture complicated by error	3		\$0	
Other skeletal problem complicated by error	10	6	\$407,500	\$67,917
Amputation of fingers or toes	1	1	\$31,875	\$31,875
Amputation of two or more limbs	1	1	\$608,384	\$608,384
Other morphology problem	1	1	\$535,000	\$535,000
other cognitive or neurological deficit	2	1	\$550,000	\$550,000
Internal bleeding	1		\$0	
Contraction of hepatitis	1		\$0	
Progression of other disease or condition	9		\$0	
Permanent partial loss of organ or organ function	1		\$0	
Malnutrition or dehydration	1	1	\$38,000	\$38,000
Asphyxiation / respiratory distress	1	1	\$1,300,000	\$1,300,000
Injury primarily psychological	3	1	\$50,000	\$50,000
Legal or ethical issue not involving a medically related injury	9	2	\$29,000	\$14,500
Corrective surgery needed	2		\$0	
Unknown	70	22	1931045	\$87,775
Death	63	34	\$9,155,825	\$269,289
Subtotal	317	128	\$17,577,637	\$137,325
Injuries from unknown causes				

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Other cognitive or neurological deficit	1	1	\$925,000	\$925,000
Myocardial infarction	3		\$0	
Burns, lacerations, scarring, or other tissue damage	1	1	\$4,000	\$4,000
Amputation of one limb	1	1	\$388,519	\$388,519
Permanent full loss of organ or organ function	2	2	\$515,738	\$257,869
Corrective surgery needed	1	1	\$250,000	\$250,000
Unknown	155	41	\$10,563,228	\$257,640
Death	115	44	\$10,405,532	\$236,489
Subtotal	278	90	\$22,127,017	\$245,856

Pregnancy and Childbirth: Injury resulting in child death

Emotional distress - no physical injury	1	1	\$230,000	\$230,000
Cerebral palsy	1		\$0	
Other cognitive or neurological deficit	1	1	\$647,600	\$647,600
Leakage from internal organ	1		\$0	
Permanent partial loss of organ or organ function	1	1	\$75,000	\$75,000
Asphyxiation / respiratory distress	1	1	\$175,000	\$175,000
Death unrelated to reason specified elsewhere	24	10	\$1,355,000	\$135,500
Unknown	15	8	\$977,277	\$122,160
Subtotal	45	22	\$3,459,877	\$157,267

Pregnancy and Childbirth: Injury to child

Emotional distress - no physical injury	1		\$0	
Burns, lacerations, scarring, or other damage to skin tissue	3		\$0	
Full loss of function of limb	2	1	\$40,000	\$40,000
Other morphology problem	1		\$0	
Other damage to nerve	2	1	\$125,000	\$125,000
Cauda equine syndrome	1	1	\$500,000	\$500,000
Brachial plexus injury or disorder	14	9	\$4,951,187	\$550,132
Cerebral palsy	9	4	\$3,650,000	\$912,500
Monoplegia - upper limb	1	1	\$837,500	\$837,500
Paraplegia	3	3	\$3,500,000	\$1,166,667
Quadriplegia	10	5	\$6,945,000	\$1,389,000
other cognitive or neurological deficit	35	16	\$17,273,312	\$1,079,582
Other nervous system impairment	2	1	\$750,000	\$750,000
Progression of staph infection	1		\$0	
Contraction of other disease or condition	1	1	\$279,600	\$279,600
Progression of other disease or condition	2		\$0	
Cut, perforation or tear to internal organ	1		\$0	
Permanent partial loss of organ or organ function	1	1	\$225,000	\$225,000
Permanent full loss of organ or organ function	1	1	\$22,500	\$22,500
Loss of vision - partial	1		\$0	
Legal or ethical issue not involving a medically related injury	1		\$0	
Corrective surgery needed	2	2	\$462,500	\$231,250

**Adverse Outcome by Alleged Medical Error
Claims Closed 2004 – (March) 2007**

Outcome	Occurrences	Paid Occurrences	Total Indemnity	Average Indemnity
Unknown	32	14	\$8,838,750	\$631,339
Subtotal	127	61	\$48,400,349	\$793,448
Pregnancy and Childbirth: Injury resulting in maternal death				
Internal bleeding	1	1	\$350,000	\$350,000
Myocardial infarction	1		\$0	
Ectopic pregnancy	2	1	\$450,000	\$450,000
Unknown	3	1	\$125,000	\$125,000
Subtotal	7	3	\$925,000	\$308,333
Pregnancy and Childbirth: Non-fatal injury to mother				
Physical pain, little or no loss of physical function	1		\$0	
Burns, lacerations, scarring, or other tissue damage	2	2	\$14,000	\$7,000
Other damage to nerve	2		\$0	
Internal bleeding	1		\$0	
Contraction of staph infection	1		\$0	
Contraction of other disease or condition	1		\$0	
Leakage from internal organ	1		\$0	
Temporary partial loss of organ or organ function	1		\$0	
Permanent full loss of organ or organ function	1		\$0	
Corrective surgery needed	2	1	\$85,000	\$85,000
Ectopic pregnancy	2		\$0	
Unknown	8	2	\$68,058	\$34,029
Subtotal	23	5	\$167,058	\$33,412

Section IX

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	21.79%	41,270,790	42,401,218	10,309,914	11,622,627	22,870,377	53.94%
0861	27642	MISSOURI HOSPITAL PLAN	17.44%	33,039,047	33,776,275	1,835,262	4,491,547	3,820,046	11.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.29%	23,272,154	25,596,403	14,638,731	4,642,069	3,385,253	13.23%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.59%	16,278,171	17,572,313	4,097,398	9,921,574	7,676,636	43.69%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.53%	10,468,408	9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.39%	8,306,644	7,432,026	922,161	1,455,000	5,095,500	68.56%
0000	35904	HEALTH CARE INDEMNITY INC	4.16%	7,882,305	7,886,147	2,446,707	2,723,249	1,618,427	20.52%
1272	33367	INTERMED INSURANCE COMPANY	3.74%	7,084,217	8,511,104	1,836,475	10,180,750	2,125,016	24.97%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.93%	5,545,685	4,810,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.44%	4,613,024	3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.10%	3,970,894	3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.78%	3,362,106	3,321,459	184,620	625,000	512,529	15.43%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.56%	2,959,624	2,872,306	569,756	293,283	1,427,835	49.71%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.53%	2,904,338	2,884,083	1,211,942	400,000	1,680,130	58.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLV	1.53%	2,893,616	2,747,602	651,409	150,000	1,066,559	38.82%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,429,333	2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0000	12361	GALEN INSURANCE COMPANY	1.08%	2,038,422	1,402,275	183,325	0	608,000	43.36%
0244	10677	CINNATI INS CO THE	0.92%	1,739,382	1,756,850	(1,256,794)	868,734	(34,907)	-1.99%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.89%	1,692,015	1,441,254	603,230	567,615	2,866,678	198.90%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.82%	1,545,037	1,206,197	282,435	1,095,500	809,637	67.12%
2638	15865	NCMC INSURANCE COMPANY	0.73%	1,389,575	1,386,946	1,026,508	406,660	(260,205)	-18.76%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.61%	1,147,741	1,269,607	(11,475)	950,000	759,718	59.84%
0761	22810	CHICAGO INSURANCE COMPANY	0.51%	961,304	953,531	2,399,976	6,869,900	(4,478,325)	-469.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.35%	661,733	636,632	202,415	592,500	212,358	33.36%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.21%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.18%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.15%	285,503	254,997	50,172	0	97,393	38.19%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.14%	269,066	335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.12%	226,660	116,822	679	0	70,178	60.07%
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	94,565	89,421	9,011	0	19,627	21.95%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,232	82,736	0	0	1,190	1.44%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	62,805	62,815	(616)	(616)	(7,903)	-12.58%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.03%	58,984	56,334	59,897	0	103,933	184.49%
3504	10222	PACO ASSURANCE COMPANY INC	0.02%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265	6,789	(7,233)	0	(10,674)	-157.22%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	2,506	2,541	497	0	62	2.44%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001	494	57,664	405,000	415,060	84020.24%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	1,039	644	108	0	139	21.58%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(7,899)	0	(19,892)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	1,953	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	128	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(17,307)	220,000	(15,074)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(296)	0	(224)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(144)	0	(250)	N/A

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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	33,315	(58,444)	559,255	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(26)	0	269	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(698)	0	1,422	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	779,170	425,000	(408,646)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMAN'S FUND INSURANCE COMPANY	0.00%	0	0	48,638	(150,250)	(1,000,251)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,085)	0	(25,202)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(5,042)	0	(6,854)	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	0	(281,411)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	1,121,528	280,579	3,955,451	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(10,687)	0	161,029	N/A
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,057	0	3,171	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(1,176)	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(34,589)	0	(157,484)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	523	0	5,502	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	17	0	106	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(6)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(47,894)	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,277)	0	(1,920,036)	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(4,509)	0	(13,530)	-57.06%
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(53,006)	0	(609,564)	-127.27%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	205,342	(96,339)	0	(249,837)	-121.67%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(13,427)	0	(2,647,532)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(51,032)	629,530	(2,047,099)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(438)	0	(657)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(205)	0	1,420	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	-0.10%	(192,134)	(351,335)	773,812	427,752	(628,889)	179.00%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	189,392,763	191,945,065	54,460,186	71,311,677	64,755,507	33.74%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	30.85%	41,270,790		42,401,218	10,309,914	11,622,627	22,870,377	53.94%
2698	33391	MEDICAL ASSURANCE CO INC THE	16.51%	22,094,203		24,346,668	12,836,904	4,638,769	2,968,575	12.19%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.15%	13,581,338		14,866,214	3,753,944	9,114,891	6,877,953	46.27%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.82%	10,468,408		9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.94%	7,940,739		7,243,371	922,161	1,455,000	4,891,690	67.53%
1272	33367	INTERMED INSURANCE COMPANY	5.02%	6,717,835		8,070,926	1,754,587	10,113,000	2,030,262	25.16%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.14%	5,545,685		4,810,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.45%	4,613,024		3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.97%	3,970,894		3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.51%	3,362,106		3,321,459	184,620	625,000	512,529	15.43%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.17%	2,904,338		2,884,083	1,211,942	400,000	1,680,130	58.26%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,429,333		2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNS)	1.49%	1,989,927		1,820,997	0	(25,000)	1,006,567	55.28%
0000	12361	GALEN INSURANCE COMPANY	1.46%	1,952,576		1,359,353	183,325	0	608,000	44.73%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.15%	1,545,037		1,206,197	282,435	1,095,000	809,637	67.12%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.85%	1,140,493		1,267,601	(11,475)	950,000	758,646	59.85%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.49%	661,733		636,632	202,415	592,500	212,358	33.36%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.41%	554,127		499,245	291,018	547,398	1,152,778	230.90%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.21%	285,503		254,997	50,172	0	97,393	38.19%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.20%	269,066		335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.17%	226,660		116,822	679	0	70,178	60.07%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.15%	196,358		43,486	174,422	689,882	(665,765)	-1530.99%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	66,503		43,585	15,476	0	46,864	107.52%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265		6,789	(155)	0	(793)	-11.68%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001		494	57,664	405,000	415,060	84020.24%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0		0	(7,899)	0	(19,892)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0		0	0	0	(387,290)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	0	0	26	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0		0	(17,307)	220,000	(15,074)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0		0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	24,126	(58,444)	464,616	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0		0	(26)	0	269	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0		0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0		0	777,045	425,000	(408,169)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0		0	(1,085)	0	(25,202)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	(5,042)	0	(6,854)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0		0	1,310,241	5,399,902	(11,066,363)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0		0	1,259,003	170,679	3,287,189	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		(2,213)	(106,236)	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0		0	1,057	0	3,171	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0		0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(278,277)	0	(1,920,036)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	(13,272)	0	(2,202,847)	N/A
1210	35602	OHIO INSURANCE COMPANY	0.00%	0		0	(1,342)	0	(53,841)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0		0	151,177	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0		0	(438)	0	(657)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)		(12)	0	0	0	0.00%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	133,792,923		134,958,248	45,370,208	60,700,054	52,960,943	39.24%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	56.59%	2,696,833	2,706,099	343,454	806,683	798,683	29.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	17.50%	834,103	870,053	0	0	18,199	2.09%
2698	33391	MEDICAL ASSURANCE CO INC THE	9.62%	458,385	479,448	1,216,468	3,300	281,312	58.67%
1272	33367	INTERMED INSURANCE COMPANY	7.69%	366,382	440,178	81,888	67,750	94,754	21.53%
0508	10801	FORTRESS INSURANCE COMPANY	3.73%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.86%	88,500	84,582	9,011	0	13,364	15.80%
0244	10677	CINCINNATI INS CO THE	1.40%	66,792	72,197	22,469	9,963	13,384	18.54%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.32%	62,805	62,815	0	0	(7,287)	-11.60%
0176	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.15%	7,248	2,006	0	0	1,072	53.44%
0012	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.14%	6,479	5,896	0	0	1,190	20.18%
0012	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(300,000)	N/A
TOTAL DENTISTS BUSINESS				4,765,149	4,877,298	1,712,722	887,696	951,891	19.52%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE							
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	77.86%	328,255	364,188	0	0	0	N/A
0244	10677	CINCINNATI INS CO THE	17.97%	75,753	76,840	0	0	0	0.00%
			4.17%	17,593	17,173	0	0	(12,376)	0.00%
		TOTAL NURSES BUSINESS	100.00%	421,601	458,201	0	0	(12,376)	-2.70%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	78.88%	33,039,047	33,776,275	1,835,262	4,491,547	3,820,046	11.31%
0000	35904	HEALTH CARE INDEMNITY INC	18.82%	7,882,305	7,886,147	2,295,530	2,723,249	1,518,427	19.25%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.16%	903,615	702,184	128,250	11,000	1,226,376	174.65%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.93%	391,311	406,099	585,359	0	135,366	33.33%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.14%	58,984	56,334	59,897	0	103,933	184.49%
0244	10677	CINNATIINS CO THE	0.00%	0	0	(13,785)	799,000	97,542	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	1,927	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	128	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENN	0.00%	0	0	0	0	(1,000)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	1	0	(1)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	12	0	11	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	20,951	0	64,293	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	7,859	0	90,452	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(698)	0	1,422	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	89,858	(150,250)	(2,026,250)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	790,155	1,245,000	(4,784,381)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	88,312	0	646,562	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	0	(100)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	4,919	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	17	0	106	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	0	(13,773)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(155)	0	(144,685)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(49,690)	629,530	(1,993,258)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	-0.93%	(390,000)	(396,379)	599,390	(262,130)	36,876	-9.30%
TOTAL HOSPITAL BUSINESS			100.00%	41,885,262	42,430,660	6,436,525	9,486,946	(1,215,062)	-2.86%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	33.93%	2,893,121	2,828,721	533,329	293,283	1,316,678	46.55%
0244	10677	CINCINNATI INS CO THE	19.41%	1,654,997	1,667,480	(1,265,478)	59,771	(133,457)	-8.00%
2638	15865	NCMIC INSURANCE COMPANY	16.29%	1,389,575	1,386,946	1,026,508	406,660	127,085	9.16%
0761	22810	CHICAGO INSURANCE COMPANY	11.27%	961,304	953,531	299,580	224,998	11,372,419	1192.66%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.68%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.29%	365,905	188,655	0	0	203,810	108.03%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.03%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.75%	234,273	239,825	183,962	9,217	487,524	203.28%
0000	12361	GALEN INSURANCE COMPANY	1.01%	85,846	42,922	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.90%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSY	0.82%	69,586	56,552	651,409	175,000	42,793	75.67%
3504	10222	PACO ASSURANCE COMPANY INC	0.50%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.07%	6,065	4,839	0	0	6,263	129.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.03%	2,506	2,541	497	0	62	2.44%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,508	1,558	0	0	0	0.00%
0761	21881	NATIONAL SURETY CORPORATION	0.01%	1,039	644	108	0	139	21.58%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	523	0	583	4858.33%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	0	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(297)	0	(223)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(156)	0	(261)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	1,330	0	4,187	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	2,125	0	(477)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(41,220)	0	1,025,999	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	0	(281,411)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	64,049	(616)	(616)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	(7,078)	0	(9,881)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(225,787)	109,900	21,700	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	95,549	0	161,029	7276.50%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	2,213	0	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(1,176)	0	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(157,384)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(34,589)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(6)	0	0	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(47,894)	0	0	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(4,509)	0	(13,530)	-57.06%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	(53,006)	0	(609,564)	-127.27%
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	205,342	(96,339)	0	(236,064)	-114.96%
		TOTAL OTHER BUSINESS	100.00%	8,527,828	9,220,658	940,731	236,981	12,070,111	130.90%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	22.34%	42,450,735	39,874,314	4,184,634	2,975,123	19,824,620	49.72%
0861	27642	MISSOURI HOSPITAL PLAN	17.33%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.54%	25,721,360	27,679,098	13,220,952	5,483,035	8,380,636	30.28%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.34%	17,746,207	18,893,849	7,028,234	8,315,674	16,774,674	88.78%
1272	33367	INTERMED INSURANCE COMPANY	5.38%	10,230,026	10,396,994	23,090,703	12,476,456	1,949,150	18.75%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.46%	8,466,959	7,882,572	1,361,256	1,705,158	4,341,158	55.07%
0000	35904	HEALTH CARE INDEMNITY INC	4.28%	8,133,777	8,133,777	1,966,754	724,128	4,523,892	55.62%
0861	10686	MEDICAL LIABILITY ALLIANCE	3.38%	6,428,814	7,554,400	2,071,892	655,000	5,310,997	70.30%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.63%	4,992,613	6,671,173	2,520,136	6,235,431	10,362,288	155.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.25%	4,279,440	3,471,747	186,265	0	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	1.83%	3,484,766	3,124,341	707,697	0	1,925,437	61.63%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.42%	2,693,847	2,584,658	175,574	797,585	625,289	24.19%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.37%	2,608,423	2,576,270	724,771	0	2,964,552	115.07%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.34%	2,546,182	2,416,723	334,099	127,500	2,130,836	88.17%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.31%	2,493,934	2,338,853	165,335	1,775,000	1,534,828	65.62%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,432,153	2,432,153	(833,973)	825,000	1,895,270	77.93%
0244	10677	CINCINNATI INS CO THE	0.93%	1,771,524	1,821,845	1,830,478	858,394	1,103,027	60.54%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.78%	1,483,034	1,336,511	354,671	0	1,333,004	99.74%
2638	15865	NCMIC INSURANCE COMPANY	0.73%	1,387,061	1,404,334	655,052	361,256	1,754,132	124.91%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.62%	1,177,101	1,460,154	780,309	561,554	1,100,156	75.35%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.48%	921,321	851,607	257,483	353,950	439,914	51.66%
0761	22810	CHICAGO INSURANCE COMPANY	0.48%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.47%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.34%	638,645	513,856	124,352	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.31%	595,455	290,280	93,987	0	345,352	118.97%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.26%	496,280	539,027	131,756	0	303,461	56.30%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	385,352	381,577	3,215	5,410	6,493	1.70%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.17%	315,923	275,895	(14,910)	115,500	(23,665)	-8.58%
0212	21687	MID CENTURY INSURANCE COMPANY	0.15%	282,978	282,978	3,207,419	3,500,981	10,623,385	3754.14%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.13%	247,558	382,246	255,879	(29,246)	(890,197)	-232.89%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.13%	242,129	145,516	33,149	0	64,347	44.22%
0508	10801	FORTRESS INSURANCE COMPANY	0.07%	134,956	107,665	50,823	0	11,002	10.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,558	80,520	0	0	1,355	1.68%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.04%	81,011	79,513	4,470	0	18,172	22.85%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.04%	79,157	99,811	22,757	0	90,796	90.97%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.04%	73,636	73,614	1,610	0	(2,475)	-3.36%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	60,689	80,681	88,718	15,000	357,702	443.35%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	33,004	27,576	563,475	2,535,100	(1,310,620)	-4752.76%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.01%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	13,494	12,245	6,744	31,128	(41,725)	-340.75%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	3,877	5,092	(470,752)	1,262,500	(2,391,016)	-46956.32%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(45,997)	0	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(305)	0	(4,372)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	0	0	(240,000)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	(7,639)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	(81)	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	(822)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(483)	0	(203)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(28,442)	0	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	6,416	56,310	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0	0	0	130	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	47,362	0	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(5)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(380)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	(91,304)	0	(225,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	(4)	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	475	0	19,114	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	225	0	150	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	(283)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	12	0	(75)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(114,626)	56,160	(547,315)	24731.81%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	2,635	(3,744)	0	(11,234)	-426.34%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,599,261	512,125	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(35,233)	268,500	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(9,147)	0	37,934	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(50,294)	0	(652,863)	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(626)	0	(1,005)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,647,130)	1,600,000	(9,498,568)	520754.82%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(6,259)	(6,252)	3,784	0	1,757	-28.10%
		TOTAL MEDICAL MALPRACTICE BUSINESS	100.00%	190,032,878	192,382,331	67,086,048	77,579,894	88,557,355	46.03%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	31.73%	42,450,735		39,874,314	4,184,634	2,975,123	19,824,620	49.72%
2698	33391	MEDICAL ASSURANCE CO INC THE	18.30%	24,489,344		26,403,582	13,228,059	5,438,035	8,385,141	31.76%
0031	11843	MEDICAL PROTECTIVE COMPANY	11.23%	15,025,119		16,287,595	6,620,010	7,946,500	16,176,000	99.31%
1272	33367	INTERMED INSURANCE COMPANY	7.33%	9,813,143		9,973,307	22,132,093	12,159,108	1,868,231	18.73%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	8,466,959		7,882,572	1,361,256	1,705,158	4,341,158	55.07%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.73%	6,322,814		7,462,875	2,071,892	655,000	5,305,997	71.10%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.73%	4,992,613		6,671,173	2,520,136	6,235,431	10,362,288	155.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.20%	4,279,440		3,471,747	186,265	0	1,114,350	32.10%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.60%	3,484,766		3,124,341	707,697	0	1,925,437	61.63%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.95%	2,608,423		2,576,270	724,771	0	2,964,552	115.07%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.86%	2,488,999		2,335,870	165,335	1,775,000	1,534,828	65.71%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,432,153		2,432,153	(833,973)	825,000	1,895,270	77.93%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.25%	1,674,908		1,512,371	0	27,500	2,673,888	176.80%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	1,483,034		1,336,511	354,671	0	1,333,004	99.74%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.69%	921,321		851,607	257,483	353,950	439,914	51.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.48%	638,645		513,856	124,352	81,052	589,699	114.76%
3504	10222	PACO ASSURANCE COMPANY INC	0.45%	595,455		290,280	93,987	0	345,352	118.97%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	496,280		539,027	131,756	0	303,461	56.30%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.34%	454,258		640,534	372,731	512,891	(1,017,171)	-158.80%
0212	21687	MID CENTURY INSURANCE COMPANY	0.21%	282,978		282,978	3,207,419	3,500,981	10,623,385	3754.14%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.18%	242,129		145,516	33,149	0	64,347	44.22%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	77,320		77,585	0	0	1,355	1.75%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	43,497		44,502	(2,624)	0	(104,098)	-233.92%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	32,905		28,879	312,624	2,185,100	(1,470,139)	-5090.69%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,323		4,276	710	0	1,859	43.48%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0		0	(45,997)	0	(1,780)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0		0	(251)	0	(4,389)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0		106,320	200,393	200,000	132,803	124.91%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0		0	0	0	(240,000)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0		0	0	0	(101)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0		0	0	0	(35,249)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0		0	(28,442)	0	191,055	N/A
1129	20621	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	0		0	6,416	56,310	130	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0		0	0	0	(18,102)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0		0	47,362	0	(1)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0		0	0	0	(7)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0		0	(91,304)	0	(225,000)	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0		0	475	0	19,114	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0		0	225	0	150	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0		0	(1)	0	(5)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0		738	(575,430)	790,000	(1,544,616)	-209297.56%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0		(2,213)	(106,236)	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0		2,635	(3,744)	0	(11,234)	-426.34%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0		0	1,599,261	512,125	(721,692)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0		0	(35,233)	268,500	(96,471)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0		0	(71,168)	0	(333,983)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0		0	(50,294)	0	(7,198)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0		0	43,475	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0		0	(626)	0	(1,005)	N/A

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)	(12)	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	(2,110)	(1,824)	(3,646,581)	1,600,000	(9,499,420)	520801.54%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	133,799,432	134,869,365	55,196,733	49,802,894	77,185,727	57.23%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	55.86%	2,721,088	2,606,254	411,363	289,174	659,674	25.31%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	17.89%	871,274	904,373	0	0	334,670	37.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	10.30%	501,844	523,101	42,671	45,000	27,049	5.17%
1272	33367	INTERMED INSURANCE COMPANY	8.56%	416,883	423,687	958,610	317,348	80,919	19.10%
0508	10801	FORTRESS INSURANCE COMPANY	2.77%	134,956	107,665	50,823	0	11,002	10.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.66%	81,011	79,513	0	0	81,198	102.12%
0244	10677	CINCINNATI INS CO THE	1.60%	77,960	73,757	24,136	142,500	59,423	80.57%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.25%	60,689	80,681	0	15,000	(56,148)	-69.59%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.11%	5,238	2,935	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	(1,585)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,870,943	4,801,966	1,487,603	809,022	1,195,919	24.90%

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2005 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	97.50%	402,742	422,251	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	2.50%	10,333	10,693	0	0	(8,496)	-79.45%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	6	0	27	N/A
		TOTAL NURSES BUSINESS	100.00%	413,075	432,944	6	0	(8,469)	-1.96%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	77.92%	32,937,495	32,626,339	4,460,807	7,097,204	7,719,697	23.66%
0000	35904	HEALTH CARE INDEMNITY INC	19.24%	8,133,777	8,133,777	1,923,279	724,128	4,423,892	54.39%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.13%	479,509	577,039	273,410	32,000	2,073,399	359.32%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.77%	327,430	330,164	(49,778)	0	(31,554)	-9.56%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.73%	310,137	270,270	(14,606)	115,500	(23,133)	-8.56%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.19%	79,157	99,811	22,757	0	90,796	90.97%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	4,935	2,983	0	0	0	0.00%
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	(3,139)	80,000	(61,000)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	(2,177)	250,851	350,000	159,519	-7327.47%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(7,538)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(81)	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	(2,000)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	0	(1,000)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(3)	0	7	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	28,848	0	236,294	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	23	0	(4)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	579	0	(373)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(75,762)	435,000	(436,844)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	1,571	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	(1,869)	0	(10,599)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	255,879	0	(810,585)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	62,021	0	721,917	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	0	(645,665)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(51)	0	(288)	N/A
0244	10677	CINCINNATI INS CO THE	-0.01%	(2,965)	10,434	(165,088)	40,000	(508,894)	-4877.27%
TOTAL HOSPITAL BUSINESS			100.00%	42,269,475	42,048,640	6,968,158	8,873,832	12,887,534	30.65%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	30.53%	2,650,350	2,540,156	149,350	797,585	493,093	19.41%
0244	10677	CINCINNATI INS CO THE	19.43%	1,686,196	1,726,961	1,971,430	675,894	1,560,994	90.39%
2638	15865	NCMIC INSURANCE COMPANY	15.98%	1,387,061	1,298,014	454,659	161,256	1,621,329	124.91%
0761	22810	CHICAGO INSURANCE COMPANY	10.41%	903,801	1,052,663	703,246	12,416,832	(4,544,647)	-431.73%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.19%	884,254	2,057,564	(112,641)	0	(770,558)	-37.45%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.44%	385,352	381,577	3,215	5,410	6,493	1.70%
0038	35181	EXECUTIVE RISK INDEMNITY INC	2.85%	247,558	382,246	0	(29,246)	(79,612)	-20.83%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.80%	243,334	242,581	134,168	16,663	43,928	18.11%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.22%	106,000	91,525	0	0	5,000	5.46%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.89%	77,650	81,078	4,777	0	8,537	10.53%
0350	34207	WESTPORT INSURANCE CORPORATION	0.85%	73,636	73,614	1,610	0	(2,475)	-3.36%
3548	25658	TRAVELERS INDEMNITY COMPANY	0.21%	18,552	277,740	148,954	309,750	399,878	143.98%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.11%	9,171	7,969	6,034	31,128	(43,584)	-546.92%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.07%	5,786	5,625	(304)	0	(532)	-9.46%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.04%	3,877	4,354	180,440	37,500	(409,556)	-9406.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.04%	3,340	3,201	147	0	216	6.75%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	176	95	(8)	0	74	77.89%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	99	874	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(54)	0	17	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	0	(559)	0	(980)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(4,389)	0	4,376	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	3,944	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	205	0	0	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	7,844	(60,742)	0	(1,599)	-20.39%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	4,470	0	(61,026)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(52)	0	763	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	(21)	334,099	100,000	(876,722)	4174866.67%
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1,348)	0	(1,997)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(480)	0	(210)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(549)	0	852	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(3,692)	0	(1,347)	33675.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	530,710	500,000	435,090	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	11,161	0	25,237	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	(14)	0	(37)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(49,542)	0	(206,138)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	88,718	0	413,850	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	827	0	0	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	1	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	13	0	(70)	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	(226)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(8,390)	56,160	(547,315)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(8,000)	0	(3,000)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(493,088)	3,015,214	172,054	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	10	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(558,536)	0	7,300	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(350,000)	N/A

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(371)	0	(707)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	348	0	(296)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	-0.07%	(6,240)	(6,240)	3,784	0	186	-2.98%
		TOTAL OTHER BUSINESS	100.00%	8,679,953	10,229,416	3,433,548	18,094,146	(2,703,356)	-26.43%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	18.35%	37,717,350	33,773,458	1,317,081	1,684,500	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	17.07%	35,084,138	36,249,631	19,102,744	9,043,043	13,173,248	36.34%
0861	27642	MISSOURI HOSPITAL PLAN	16.19%	33,274,256	29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0350	11843	MEDICAL PROTECTIVE COMPANY	9.34%	19,203,530	22,841,041	4,858,966	7,746,914	1,059,314	4.64%
1272	33367	INTERMED INSURANCE COMPANY	6.41%	13,179,120	16,198,753	2,711,401	13,644,500	15,929,238	98.34%
0000	35904	HEALTH CARE INDEMNITY INC	4.53%	9,309,187	9,309,187	4,135,546	38,438	4,104,437	44.09%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.04%	8,296,402	5,886,947	896,522	595,684	1,140,687	19.38%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	3.94%	8,102,880	4,598,253	656,128	0	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.70%	7,610,102	9,580,660	1,343,454	2,208,750	4,731,306	49.38%
0350	21687	FIRST SPECIALTY INSURANCE CORPORATION	1.71%	3,510,672	3,366,330	(468,332)	0	(5,556,513)	-165.06%
0212	21687	MID CENTURY INSURANCE COMPANY	1.50%	3,073,610	3,864,922	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.20%	2,476,123	2,241,102	830,710	821,905	2,728,603	121.75%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.12%	2,311,321	2,352,445	(116,949)	4,788,519	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.07%	2,198,349	2,167,678	585,784	0	617,328	28.48%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	1.02%	2,098,336	1,911,519	72,493	562,910	872,127	45.62%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.02%	2,098,234	1,333,072	(432,619)	892,203	(3,520,952)	-264.12%
0244	10677	CINCINNATI INS CO THE	0.88%	1,803,594	1,955,423	1,906,279	1,629,073	136,123	6.96%
0158	25534	TIG INSURANCE COMPANY	0.83%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
2638	15865	NCMIC INSURANCE COMPANY	0.80%	1,636,413	2,008,392	49,578	273,125	582,646	29.01%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.74%	1,515,915	1,515,915	2,407,913	100,897	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.67%	1,372,534	804,660	0	0	0	0.00%
0212	21709	TRUCK INSURANCE EXCHANGE	0.64%	1,314,955	1,897,926	1,247,473	2,428,851	6,132,834	323.13%
0761	22810	CHICAGO INSURANCE COMPANY	0.63%	1,288,366	1,265,492	1,297,048	18,809,595	16,353,811	1292.29%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.43%	885,991	313,901	58,975	0	138,399	44.09%
0212	16535	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.36%	745,270	709,539	178,720	402,500	821,273	115.75%
3548	22217	GULF INSURANCE COMPANY	0.26%	533,328	502,062	202,744	43,500	(21,298)	-4.24%
2358	32921	ISME MUTUAL INSURANCE COMPANY	0.26%	529,869	280,391	64,889	0	181,526	64.74%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.18%	373,467	417,349	96,826	1,100,619	453,417	108.64%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.14%	284,480	229,338	208,344	38,000	548,914	239.35%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.08%	164,038	182,642	105,801	0	(59)	-0.03%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	132,475	125,151	8,368	0	36,150	28.89%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.06%	119,119	105,466	(20,098)	0	(21,705)	-20.58%
0140	19100	AMCO INSURANCE COMPANY	0.04%	90,515	239,076	(20,098)	0	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	78,172	37,363	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.03%	69,109	84,578	1,123	0	26,092	30.85%
0508	10801	FORTRESS INSURANCE COMPANY	0.03%	64,109	265,610	122,924	20,000	1,335	1.33%
0350	34207	WESTPORT INSURANCE CORPORATION	0.03%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.02%	50,859	95,265	(1,067,074)	10,711,140	4,939,642	5185.16%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.02%	38,845	4,788	1,058	0	2,054	42.90%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,448	14,460	(24,881)	0	(14,491)	-100.21%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	12,041	18,359	(120,870)	52,000	(2,37,301)	-1292.56%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668	22,639	(1,772)	0	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520	7,881	0	0	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	(4,271)	0	2,870	23916.67%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(12,889)	15,000	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(2,267)	0	(40,190)	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	629	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(200,162)	0	(92,615)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(8,933)	0	(3,800)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(208)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(2,457)	0	(288)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(789)	0	(67)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(29,557)	0	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(2,835)	0	(19,659)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	52,345	1,550,000	(388,493)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	64,825	88,250	(213,757)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0	0	0	0	8,034	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(321)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(168)	0	(2,278)	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	935	150,000	(850,000)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	6,359	0	3,055	76375.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	737,244	4,279,230	635,999	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	75	0	(574)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(2,144)	0	3,886	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(21,365)	1,688,300	687,300	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	3	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(20)	0	(144)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	1,852	0	10,493	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,726,123	2,584,487	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(386,947)	200,000	(704,638)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	168,601	2,656,262	1,473,449	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	97,410	129,963	1,491,946	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(455)	0	(615)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,284	0	(18,492)	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	205,581,129	202,933,059	45,574,801	110,138,156	100,898,894	49.72%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Premium	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PHYSICIANS MUTUAL	26.44%	37,717,350	33,773,458	1,317,081	1,684,500	12,398,487	12,398,487	36.71%
2698	33391	MEDICAL ASSURANCE CO INC THE	23.59%	33,647,834	34,897,940	18,680,730	9,020,475	12,882,230	12,882,230	36.91%
0350	11843	MEDICAL PROTECTIVE COMPANY	11.71%	16,700,422	20,341,837	5,348,304	7,354,535	8,649,36	8,649,36	4.25%
1272	33367	INTERMED INSURANCE COMPANY	8.99%	12,820,144	15,757,528	3,004,271	13,429,500	17,649,824	17,649,824	112.01%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.77%	8,228,657	5,860,055	896,522	595,684	1,140,687	1,140,687	19.47%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.68%	8,102,880	4,598,253	656,128	0	2,346,000	2,346,000	51.02%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.34%	7,610,102	9,580,660	1,343,454	2,208,750	4,731,306	4,731,306	49.38%
0212	21687	MID CENTURY INSURANCE COMPANY	2.15%	3,073,610	3,864,922	0	0	0	0	0.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	2,311,321	2,352,445	(116,949)	4,788,519	3,081,493	3,081,493	130.99%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.54%	2,198,349	2,167,678	585,784	0	617,328	617,328	28.48%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.06%	1,515,915	1,515,915	2,407,913	100,897	3,611,869	3,611,869	238.26%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.96%	1,372,534	804,660	0	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.95%	1,361,128	1,017,934	72,493	120,000	1,011,481	1,011,481	99.37%
0212	21709	TRUCK INSURANCE EXCHANGE	0.92%	1,314,955	1,897,926	1,251,892	2,428,851	6,139,693	6,139,693	323.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.84%	1,197,334	759,125	(99,231)	846,513	(2,641,687)	(2,641,687)	-347.99%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.62%	885,991	313,901	58,975	0	138,399	138,399	44.09%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.52%	745,270	709,539	178,720	402,500	821,273	821,273	115.75%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.48%	680,325	658,728	(9,435)	3,172,500	2,786,415	2,786,415	423.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.37%	529,869	280,391	64,889	0	181,526	181,526	64.74%
2638	15865	NCMIC INSURANCE COMPANY	0.33%	467,724	866,752	21,075	175,000	221,057	221,057	25.50%
0140	19100	AMCO INSURANCE COMPANY	0.06%	90,515	239,076	(20,098)	0	10,906	10,906	4.56%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	78,172	37,363	0	0	0	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	48,125	56,120	21,833	0	224,738	224,738	400.46%
0000	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.03%	38,845	4,788	1,058	0	2,054	2,054	42.90%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.01%	11,668	22,639	(1,772)	0	(449)	(449)	-1.98%
3504	10222	PACO ASSURANCE COMPANY INC	0.01%	10,520	7,881	0	0	37	37	0.47%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	0	0	0	0	0.00%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(12,889)	15,000	(102,395)	(102,395)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(2,267)	0	(40,190)	(40,190)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	629	0	0	0	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(1,223)	(1,223)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(29,557)	0	(44,221)	(44,221)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,577)	0	(14,863)	(14,863)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	157,329	1,550,000	(127,637)	(127,637)	N/A
0012	20796	AIG PREMIER INSURANCE COMPANY	0.00%	0	0	0	0	8,034	8,034	N/A
3548	21296	COMMERCIAL GUARANTY CASUALTY INSURANCE COMPANY	0.00%	0	0	935	150,000	(850,000)	(850,000)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(21,365)	1,688,300	687,300	687,300	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	233	0	77	77	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(7)	0	(54)	(54)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	(738)	(789,023)	9,035,000	5,373,761	5,373,761	-728151.90%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	0	0	0	0	0.00%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,726,123	2,584,487	890,273	890,273	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(108,567)	200,000	(440,005)	(440,005)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	114,198	756,262	987,738	987,738	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	97,410	0	24,334	24,334	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(455)	0	(615)	(615)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	-0.09%	(132,478)	(126,919)	0	18,769,595	16,667,524	16,667,524	-13132.41%
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	142,627,100	142,262,082	36,794,787	81,076,868	91,237,441	91,237,441	64.13%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	56.38%	2,503,108	2,499,204	(327,637)	89,497	56,497	2.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	15.65%	694,766	603,351	0	0	(72,450)	-12.01%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.05%	534,940	550,665	28,250	22,568	19,480	3.54%
1272	33367	INTERMED INSURANCE COMPANY	8.09%	358,976	441,225	(292,870)	215,000	(1,720,586)	-389.96%
0012	23809	GRANITE STATE INSURANCE COMPANY	2.98%	132,475	125,151	8,368	0	36,150	28.89%
0244	10677	CINCINNATI INS CO THE	1.85%	82,086	82,781	23,055	875	90,910	109.82%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.56%	69,109	67,181	0	0	41,810	62.23%
0508	10801	FORTRESS INSURANCE COMPANY	1.44%	64,109	265,610	122,924	20,000	3,526	1.33%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(30)	0	(1,585)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	(1,258)	0	0	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(74,249)	0	(86,005)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	(283)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	0	0	(90)	N/A
CIAL INS	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(3,159)	0	(10,316)	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,439,569	4,635,168	-516,606	347,940	-1,642,942	-35.45%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	96.82%	562,783	551,860	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	1.93%	11,242	8,576	0	0	2,402	28.01%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.24%	7,218	25,323	67,522	345,000	487,925	1926.81%
		TOTAL NURSES BUSINESS	100.00%	581,243	585,759	67,522	345,000	490,327	83.71%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	69.47%	33,274,256	29,965,628	3,291,932	11,639,817	18,331,321	61.17%
0000	35904	HEALTH CARE INDEMNITY INC	19.43%	9,309,187	9,309,187	4,135,546	38,438	4,104,437	44.09%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	7.33%	3,510,672	3,366,330	(468,332)	0	(5,556,513)	-165.06%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.37%	657,906	364,400	(123,394)	18,000	(648,177)	-177.88%
0244	10677	CINCINNATINS CO THE	0.76%	365,623	512,596	381,856	541,474	37,472	7.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.71%	338,581	249,166	393,764	0	271,538	108.98%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.59%	284,480	229,338	208,344	38,000	548,914	239.35%
0350	18767	CHURCH MUTUAL INSURANCE COMPANY	0.33%	158,761	177,646	102,907	0	(4,547)	-2.56%
0000	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	(161,701)	302,881	137,881	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	276,338	(264,020)	2,200,000	(851,699)	-308.21%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(21,282)	0	20,433	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(91,392)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(3,800)	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.00%	0	0	0	449,617	(94,383)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	0	0	1	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(112)	0	4	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(1,116)	0	69,286	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	0	0	(4,796)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(30,735)	0	(174,851)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	64,825	88,250	(213,757)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	732,271	4,279,230	636,918	N/A
3548	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	0	200	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,199)	0	1,396	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(2,144)	0	3,886	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(49,719)	210,000	(456,829)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	2,566	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	1,852	0	10,493	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	96,826	350,000	82,296	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(44,374)	200,000	235,767	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	129,963	1,467,612	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	51	0	288	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,284	0	(18,492)	N/A
TOTAL HOSPITAL BUSINESS			100.00%	47,899,466	44,450,629	8,243,330	20,485,670	17,843,473	40.14%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY CO OF READING PA	24.20%	2,427,998	2,184,982	809,993	821,905	2,434,579	111.42%
0158	25534	TIG INSURANCE COMPANY	16.98%	1,703,701	2,768,447	831,980	2,061,167	(174,269)	-6.29%
0761	22810	CHICAGO INSURANCE COMPANY	14.16%	1,420,844	1,392,411	1,297,048	40,000	(313,713)	-22.53%
0244	10677	CINCINNATI INS CO THE	13.40%	1,344,643	1,351,470	1,501,368	1,086,724	5,339	0.40%
2638	15865	NCMIC INSURANCE COMPANY	11.65%	1,168,689	1,141,640	28,503	98,125	361,589	31.67%
3548	22217	GULF INSURANCE COMPANY	5.32%	533,328	502,062	202,744	43,500	(21,498)	-4.28%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.77%	378,102	374,397	379	86,515	53,223	14.22%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.72%	373,467	417,349	0	750,619	371,121	88.92%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.42%	242,994	209,547	(209,994)	27,690	(231,088)	-110.28%
0361	19720	AMERICAN ALTERNATIVE INS CORP	1.19%	119,119	105,466	(1,105)	0	(21,705)	-20.58%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.76%	76,405	60,256	(8,900)	0	(2,432)	-4.04%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.68%	67,745	26,892	0	0	0	0.00%
0350	34207	WESTPORT INSURANCE CORPORATION	0.61%	61,473	51,290	2,473	0	10,782	21.02%
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	43,641	70,680	(292,695)	1,121,140	(454,899)	-643.60%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.42%	42,442	290,234	0	(6,707)	27,479	9.47%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.14%	14,448	14,460	(25,114)	0	(14,568)	-100.75%
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	12,041	16,146	(120,870)	52,000	(237,301)	-1469.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.05%	5,277	4,996	2,894	0	4,488	89.83%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	2,000	1,047	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	0	486	(998)	0	(1,751)	-360.29%
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(8,933)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	17,397	1,123	0	(15,718)	-90.35%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	1,377	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(2,457)	0	(289)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(677)	0	(71)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(13)	0	(321)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(168)	0	(2,278)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(4,419)	0	(6,859)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	6,359	0	3,055	76375.00%
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	4	4,973	0	(919)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	75	0	(574)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	0	0	283	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	3	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	4	0	0	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(13)	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	3,000	0	(10,000)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(2,636,145)	0	(9,196,609)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(4,271)	0	304	N/A
3548	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(26)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(119,079)	0	(6,707)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,380)	0	(264,633)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	98,777	1,700,000	249,944	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	371	0	707	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	6	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	(1,561)	800	122,491	0	505,141	63142.63%
0108	22918	AMERICAN MOTORISTS INSURANCE CO	-0.03%	(3,045)	(3,038)	(14,400)	0	(80,591)	2652.76%
		TOTAL OTHER BUSINESS	100.00%	10,033,751	10,999,421	985,768	7,882,678	(7,029,405)	-63.91%

Definition of Terms

Cash Flow Loss Ratio – Direct paid losses divided by direct written premium.

Economic Damages – The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses – Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Premium Written – Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Loss Ratio – Direct incurred losses divided by direct earned premium.

Non-Economic Damages – The amount of damages arising from non-pecuniary harm including, without limitation, pain, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Non-Admitted Market – Sales by surplus lines carriers and risk retention groups. Surplus lines carriers have no Missouri license, and DIFP does not approve policy forms or review rates. These insurers, however, have a license in at least one state and have demonstrated the financial ability to write policies for hard-to-obtain coverage in Missouri. Risk retention groups – whose members have similar needs for liability coverage – are organized under federal law and exempt from regulation except by the state that they chose as the domicile for their license.

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